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FRANK LESLIE'S  
**ILLUSTRATED**  
NEWSPAPER

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NEW YORK—FOR THE WEEK ENDING NOVEMBER 15, 1890.

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"THE OLD INDIAN SHOWED THE ROAD, FOLLOWED BY DALTON AND MYSELF, THE SQUAW AND THREE YOUNGSTERS, WITH THE DOGS, BRINGING UP THE REAR."  
THE EXPLORATION OF ALASKA.—A DIVISION OF THE "FRANK LESLIE'S ILLUSTRATED NEWSPAPER" EXPEDITION EN ROUTE TO THE  
ALSECK RIVER REGION.—FROM A SKETCH BY E. J. GLAVE.—[SEE PAGE 266.]



FRANK LESLIE'S  
ILLUSTRATED NEWSPAPER.

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W. J. ARKELL.

RUSSELL B. HARRISON.

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Our next amateur and professional photographic contests. See particulars on page 275.

The following entries have been made in our Photographic Contests for the week ending November 3d, 1890:

Clarence B. Moore, 510 South Broad Street, Philadelphia, Pa.; L. J. Brown, 95 Niagara Street, Buffalo, N. Y.; Merton Dunlap, Paxton, Ill.; Jay Smith, 300 Forty-first Street, Chicago, Ill.; H. W. Shayler, Jr., 122 Pine Street, Portland, Me.; Fred Krenser, 2113 Madison Avenue, New York City; Mrs. H. N. May, 77 Maple Street, Chicago, Ill.; L. C. McEachron, Argyle, N. Y.; G. F. Clark, 100 River Street, Cambridgeport, Mass.; Miss A. E. Raff, 1105 Madison Street, Toledo, Ohio; C. A. Newcomb, Jr., Detroit, Mich.; Edgar Fellows, Portland, Oregon; Miss Lillie R. Hunt, 838 Chapel Street, New Haven, Conn.; C. D. Spalding, Laramie, Wyo.; E. G. Reist, Sparrows Point, Md.; Francis M. Conant, Watertown, Mass.; Jas. L. Sibben, Manistee, Mich.; Miss Sara De Silva, 271 Cedar Street, New Haven, Conn.; Jas. H. Van Gelder, Catskill, N. Y.; William P. Constable, 2 Wells Avenue, Yonkers, N. Y.; F. A. Muench, 76 Bloomfield Street, Hoboken, N. J.; Eugene C. Frank, 7 Northampton Street, Wilkesbarre, Pa.; L. E. Sutton, 402 Dean Street, Brooklyn, N. Y.; Frank Koenig, San Francisco, Cal.; Albert I. Dayton, 1 Montgomery Street, Jersey City, N. J.; Miss H. A. Marshall, Huntington, N. Y.; Miss E. A. Austen, Rosebank, N. Y.; Amos Curry, Key West, Fla.; Dr. C. M. Hitchcock, Utica, N. Y.; Miss M. H. Smith, Birmingham, Conn.; Thomas T. Parkhurst, 2110 Franklin Avenue, Toledo, Ohio; Mrs. C. Bewick, Detroit, Mich.

THE contributed article "What is Volapük," announced for this issue, is crowded out until next week.

THE ELEVENTH CENSUS.

SUPERINTENDENT PORTER REPLIES TO CRITICS.

A PARTISAN census is an impossibility. The Eleventh Census is not the work of one man, but when completed will represent the united labor of not far short of 60,000 men and women. To assault the census, therefore, is to impeach the honesty and integrity of a vast army of intelligent, conscientious, hard-working men and women, who have labored faithfully and earnestly to collect, compute, and tabulate the tons upon tons of material which form the basis of the census volumes. The assumption that it would be possible, even if men could be found vile enough to enter into a conspiracy, to depress the returns in one section of the country and inflate them in another is based alike upon ignorance of census methods and lack of knowledge as to results thus far published. Those who make such charges are either reckless demagogues or ignorant partisans, who judge the actions of others from the standpoint of their own moral capacity and mental incapacity, and who are neither willing nor capable of investigating and understanding the facts for themselves. That a community should be dissatisfied at the results of the census is not unnatural in this country, where there is so much municipal and State pride, and even rivalry. That the whole country, including the Superintendent of Census, should be disappointed at the total population is not surprising, because we are all liable to pitch our key too high in talking of the marvelous progress of the nation. It is, however, a matter of great surprise and deep regret to find that this dissatisfaction and this disappointment should be used by unprincipled agitators and designing politicians to create a partisan prejudice against an enumeration of the people that has been as thoroughly and as honestly conducted as any heretofore made—an enumeration that was hedged and guarded by a law passed by the same party that now so maliciously assails it; an enumeration that was conducted in no partisan spirit, but in a spirit of fairness to all political parties; an enumeration conducted by supervisors, many of whom received the indorsement of leaders of both political parties, and all of whom were highly recommended by their fellow-townsmen, and by enumerators selected with the greatest care from the best material available for such work; an enumeration supervised in all its varied branches by experts and special agents, nine-tenths of whom performed the same work ten years ago, and not one of whom was appointed because of his political faith; and lastly, an enumeration that, if studied in its entirety, stamps out the infamous falsehood that political motives, directly or indirectly, have in the slightest degree entered into or affected the results of the Eleventh Census.

The Eleventh Census cannot be impeached and assailed simply for partisan ends, and its results altered for political purposes. It cannot be impeached simply because the municipal authorities of a large city have announced that a census taken under entirely different conditions, for a singularly different purpose, at a different time of the year, shows a widely different total.

The census of New York was taken on the 1st of June, and the results made public in July. No complaints whatever of the enumeration were filed in the Census Office until September. Without attempting, as other cities had done, to point out the omissions, the local authorities, ignoring the fact that the Federal census should be as of the 1st of June, proceeded to take a census of their own in October. No one supposed that the two enumerations would correspond. And no one has thus far been

able to ascertain whether the discrepancies outside of those which may readily be accounted for by the return of summer absentees and the influx of those who remained in the city of the 125,000 immigrants who arrived during the interval, are due to the careless omissions of June or the intentional additions of October.

The presumption, however, owing to the unwillingness on the part of the honorable Mayor of New York to at once lay all the schedules before the Superintendent of Census, is against the police enumeration and in favor of the Federal enumeration. And this presumption is strengthened by two important considerations: The Federal enumerators were paid so much per name. They were under oath to enumerate the people in accordance with the law and in compliance with the printed instructions of the Census Office. To omit names which should have been enumerated or to add names that were not legally entitled to enumeration, made each one of these thousand reputable and painstaking citizens of New York liable to fine and imprisonment. In short, they were employed for the purpose of taking a census and instructed to perform their work honestly, without fear or favor. And this I have always believed and still believe they did. On the other hand, the police were appointed for the sole purpose of finding in October more population than the Federal enumerators found in June. The questions on the schedules are barely sufficient for identification. From information I have received and from facts in the possession of the Census Office, the general rule adopted was, when you are in doubt add one. In this way five doubtful cases in each hundred would mean an addition of 75,000 to the population of New York, and ten doubtful or improper enumerations, 150,000. To abandon, therefore, the Federal count merely on the ground that the Mayor of New York had written a brief letter stating that an enumeration thus conducted had been made, and offering no further proof, would have brought the Census Office into public disrepute and ridicule, and done more to discredit the work of the bureau than a similar recount to that of New York in every important city, with the same relative results. The Mayor was respectfully asked to submit the proofs of the alleged discrepancies to the authorities provided by law to receive and examine them. This he declined to do, and here the case rests, so far as the Census Office is concerned.

In other cities the work of verifying the census returns had been conducted more expeditiously. Instead of enumerating everybody the police merely asked of householders if they had been enumerated June 1st, and if the answer was in the affirmative they would rapidly pass on to the next house. The names of those who claimed they were not enumerated were forwarded from day to day to the Census Office and compared with our schedules. In nearly all cases two-thirds of those who thought they had been missed were duly found. The remaining one-third was then returned to the supervisor to be distributed among the enumerators for verification. In this way the Census Office was enabled to find out if the alleged omissions were entitled to enumeration on June 1st, to perfect the census, and convince those really anxious for a correct count that the work has been faithfully performed. Had this method been adopted in New York at the proper time, when the enumeration was still open, the substantial accuracy of the Federal census would have been established to the satisfaction of all fair-minded citizens. Such a course, however, would have left Tammany without a list of voters prepared at the expense of the city, and robbed many a gushing and reckless politician of a text to indite a letter and adorn a speech.

So much for New York. Now a word as to the assertion that the present census has been directed to partisan ends, and its results altered for party purposes. In opening, I ventured the assertion that a partisan census is an impossibility. It involves the corruption of 60,000 straightforward, reputable American citizens. To even hint at such an infamy is an outrageous assault on the integrity of every one who has taken a part, no matter how humble, in this stupendous work. Here are some facts: Was it partisan motives that prompted the Superintendent to urge, in spite of the powerful protests, a recount in the two largest cities in that Republican State of Minnesota, well knowing that it meant a reduction in population of 40,000 or 50,000? Was it partisan motives that refused a recount, in spite of the tremendous efforts made to discredit the census in the Republican State of Oregon? Was it a partisan motive that promptly ordered an investigation in St. Louis, in Kansas City, in Columbus, Ga., in Albany, N. Y., in Vicksburg, Miss., in Little Rock, Ark., in Memphis, Tenn., in Charleston, S. C., in Nashville, Tenn., and in some other less important places, when the facts were properly and earnestly presented by local authorities and others before the enumeration was closed? And was it partisan work that satisfied the representatives of these cities, and led some of them to afterward acknowledge the accuracy and fairness of the enumerations, and to publicly give expression to such opinions?

No! There has been no politics in the Census Office. Democratic States and Republican States have all been treated alike—all counted. Those prejudiced partisans are to be pitied who can see politics in the fact that Texas increased 40.24 per cent. during the decade, and California 39.24 per cent.; Arkansas 40.23, and Wisconsin 27.90 per cent.; Florida 44.88, and Kansas 42.91 per cent.; Alabama 19.45, and Pennsylvania 22.55 per cent.; Georgia 18.95, and Ohio 14.65 per cent.; Illinois 24.06, and Louisiana 18.82 per cent.; New Jersey 27.40, and Michigan 27.66 per cent.; Missouri 23.46, and Massachusetts 25.26 per cent.; North Carolina 15.54, and Iowa 17.36 per cent.; Kentucky 12.54, and New Hampshire 8.31 per cent.; Mississippi 13.55, and Maine 1.75 per cent.; Tennessee 15.35, and New York 17.69 per cent.; Maryland 11.28, and Indiana 10.65 per cent.; South Carolina 15.23, and Vermont a decrease of 0.02 per cent.; West Virginia 22.96, and Rhode Island 24.88 per cent.; Virginia 9.01, and Nevada a loss of 28.81 per cent. If these percentages indicate "politics" to the minds of the great masses of the American people, then the Republic is, indeed, in danger, for average intelligence is at a low ebb. If the still more remarkable percentages of growth in our new Northwestern and Pacific States are to be attributed merely to "census padding for political purposes," then our growth and development and prosperity is a myth, and all other evidences of advancement misleading. A careful and intelligent examination of the returns is all that will be necessary to con-

vince fair-minded people of the substantial accuracy of the Eleventh Census, and a verdict based on such a study is all the compiler desires.

Robert H. Porter

WASHINGTON, D. C., November 3d, 1890.

TARIFF QUESTIONS.

A CORRESPONDENT in Brooklyn tries to answer a puzzling question addressed by us to free-traders. The demand for free wool was based upon the assumption that free wool would enable our woolen manufacturers to compete with foreigners—in other words, to export their manufactured product. Our puzzling question to the free-traders was this: "Will any one tell us why, with cotton an absolutely free raw material abundantly at hand, we are compelled to import annually ten million dollars' worth of manufactured cotton product from France?" If free-traders are right in arguing that free wool would give our manufacturers foreign as well as domestic markets, will they explain how French, German, and English manufacturers can buy our cotton, pay the expenses of its transportation, manufacture the goods, pay a tariff of nearly fifty per cent. on the manufactured product, and still undersell the American manufacturer, who has at hand the raw material free of duty, in unlimited quantities, and at the lowest possible market price. We have had no satisfactory reply to this question. Our latest correspondent replies that the imported French goods cannot be manufactured here "because our labor is better employed." This answer does not reach the heart of the case, and we still submit the inquiry.

From Morrison, Ill., we have an inquiry regarding the tariff on albumen paper. The photographer who asks the question says that there are no companies in the United States that manufacture this paper, and the foreign article is used exclusively. Undenially this is true. But its very truth warrants the effort made by the McKinley bill to establish a new industry in the United States. Every one of our industries has had to have a beginning, and every one of the most important industries has had its beginning and its growth under a protective tariff, and in spite of the most outrageous efforts of the English Government to prevent and retard their growth. A quarter of a century before the war of the Revolution an act of the English Parliament endeavored to crush out the iron industry of New England, which had just been started, by prescribing the severest penalties for the manufacture of iron in this country, and what proscription could not accomplish competition still strives to do.

American paper-makers, including some of the largest manufacturers of that staple, declare that with an adequate duty upon albumen paper, it can and will be made in the United States, and within a very short time will be offered at lower prices than it is now sold for. It was thought worth while to try the experiment, and, believing that protection would develop a new industry, a duty of thirty-five per cent. was placed upon albumenized and sensitized papers, and twenty-five per cent. upon papers for albumenizing and sensitizing. Let our correspondent and others who complain of the increased cost of albumen paper await the result and see if it is not beneficial to us, and in the end a hardship only to the foreign manufacturer.

A correspondent at Philadelphia asks if, "in the course of several years, when, as the Republican party states, our manufactures will be more developed and our mechanics shall have become more proficient and skillful in the various trades, the Government will not then remove the new protective tariff, subsidize our merchant marine, let the world compete in our markets and make us able to compete in theirs." We answer that this was precisely the result of a vigorously enforced protective policy in Great Britain. For over three hundred years the protective laws of England were the severest ever known in a civilized country. After its vast manufacturing industries had been built up and its skilled labor established, and England found itself able to compete with the world, it adopted the policy of free trade. This policy will only be possible for us, however, when the scale of wages in this country is reduced to the level of wages abroad, for no good citizen wants to see the American workman brought down to the level of foreign laborers. The New York Evening Post, by the way, recently told the story of a German mechanic's life, his arduous labors, long hours, and scanty food. He has meat on his table two or three times a month, and is compelled to support his family on an income of little more than two hundred dollars a year. How much love of country can find lodgment in the bosom of a half-starved citizen?

TIGHTS AND TALENT.

WHY should the public tolerate on the stage what it will not tolerate in public life? Why should it applaud profane and lascivious expressions from the lips of actors and actresses, when it would utterly condemn these expressions in public print? Why do dancers in short skirts constitute the leading theatrical attraction at respectable theatres without public condemnation and apparently with public approval?

In one of the latest new plays produced in this city, called "Reckless Temple," and written for that overrated, walking and stalking juvenile, Mr. Barrymore, profane expressions are used with disgusting frequency to accentuate the dialogue. No newspaper would dare print such expressions without giving offense to its respectable readers. Manager Hill, enterprising and alert as he is, and sensitive to public opinion, should not hesitate to expunge these objectionable passages from "Reckless Temple," though we doubt if any expurgating process will save the play from the utter failure it merits.

So far as the dancing-girls are concerned, there was a time not long ago when they were the advertised attractions only of second-rate and variety shows. That theatrical managers deem them an essential constituent of the drama at this time, is only proof that managers and playwrights believe the public likes this sort of attraction. Until the public signalizes that it objects



to immodesty on the stage and indicates its decided preference for good, old-fashioned, ringing comedy, or even the light and flowery emanations of the decent variety school, we presume that the wives and sisters of respectable play-goers must continue to hide their blushes, and that tight, rather than talent, will continue to command a premium.

#### COMBINATION vs. MONOPOLY.

THAT monstrous and unrelenting monopoly, the Standard Oil Company, which has remorselessly crushed out its opponents, one after the other, has at last gone a step too far. In its aggressive and unrestrained selfishness, it has lately attempted to grasp the new oil fields of Ohio, the producers of Lima oil. This section has been known as "the poor man's oil field," because men of moderate means have been enabled to develop and work it successfully. By manipulating prices, by purchasing territory, and by all the arts of trickery and bulldozing, it has been sought to drive out these enterprising small investors, and to crush out the possibility of opposition to the Standard ring.

Fortunately, men of means and courage have been found in Ohio to resist the Standard's oppressive measures. Several of the smaller companies, which have gradually grown until they have acquired strength, are preparing, it is said, to unite in a combination which represents several millions of dollars and controls many thousands of acres of the most prolific oil-producing territory of northwestern Ohio. Their resistance to the Standard will not be passive. The monopoly is to be fought with its own weapons, aggressively and persistently. A pipe-line is to be built from the Ohio fields to Toledo, where large refineries are being operated by the Crystal, the Paragon, the Manhattan, and other successful oil companies.

This is the first open, strong, active combination that has been recently made against the Standard octopus. It will have the support of public opinion, and if underhanded measures are resorted to by the Standard to crush it out, the power of the Legislature and of Congress will be, if necessary, invoked to secure fair play. The time has come to demonstrate to the Standard Oil Trust that it has no right to control the price of refined and unrefined petroleum and its products in the United States. This is a power altogether too great to be trusted to any one individual or any one corporation. A division of the trade will be healthful, stimulating, and wholesome.

#### THE PRESSING REFORM.

IN a recent address before the Society for Ethical Culture of this city, Professor Felix Adler said that there were two ways of governing a city: either it must be governed for the public welfare, or it would be governed by those who consulted merely their private interests.

Professor Adler asked if it was the interest of the successful merchant, the first-rate lawyer, or the leading physician to administer municipal affairs. He pointed out that, with certain honorable exceptions, if professional men are found in politics at all they embrace only the broken-down merchant or the third-rate lawyer—men who are unable to make a name or a place for themselves in the world. He maintained that the educated classes are blameworthy for leaving vile beings in charge, and permitting municipal evils to grow to mountain height.

Professor Adler only re-echoes the most urgent reform cry of the day—that on behalf of business-like municipal administration and a cleaning out of the rowdy class that has taken possession and control of our cities and administers their affairs purely for personal gain.

If the Legislature of the State of New York has any great duty that particularly demands its attention, it is that of securing, or attempting to secure, municipal reform. It was sadly behind in the ballot-reform movement; let it lead in the battle for the rescue of our cities from extravagance and misrule!

#### SOLVING A PRISON PROBLEM.

THERE is not a county in the State of New York (and many other States have the same problem to solve) which is not troubled over the question of what to do with the prisoners in county jails. Perhaps we ought to make one exception; there is one. In Steuben County, the Board of Supervisors, acting under the well defined law of this State, which we believe has generally been ignored, have set the prisoners of the county jail to work breaking stones. Whenever a prisoner refuses to work he is committed to a dark cell and fed on bread and water until he is repentant and submissive.

The county jails are simply vice-breeding places where prisoners are comfortably housed, fed, and clothed at the public expense. There is nothing punitive about the confinement except restraint from liberty, and this restraint is far more limited than in prisons and penitentiaries. Prisoners in county jails live in idleness, devoting their time to card-playing, to vile and vicious conversation, and reprehensible and immoral practices. Neither is there anything of a reformatory nature in the confinement, for the depraved and dissolute sometimes voluntarily commit petty offenses so that they may be sentenced and enjoy the comforts of the jail, particularly during the severe months of winter.

The system of hard labor which the law authorizes, and which has been enforced for a month past in Steuben County, has largely reduced the number of inmates in the county jails and led to an entire disappearance of troublesome tramps. During July only twenty-three prisoners were sentenced to the Steuben County jail, just about half the number sentenced during the same month of last year, and, while not one tramp was committed after the prisoners were put to work, the average number under the former régime had been three or four per week. The effect of the new system has also saved the county several thousand dollars per annum.

We believe that under the statutes of this State every county should place its prisoners at work. If this be the case, the attention of the various Boards of Supervisors should be called to the matter by the Governor or the Legislature at the coming session, and if it be not the fact, a bill should be passed which shall make labor as compulsory in the county jails as it is in the penitentiaries and State prisons.

#### TOPICS OF THE WEEK.

THE readers of FRANK LESLIE'S ILLUSTRATED NEWSPAPER, and particularly the ladies who have been interested in our illustrated fashion articles, will be glad to know that they have proved so attractive that we have decided to give them wider scope. Miss Ella Starr, the fashion editor of this paper, will sail for Europe within a fortnight, fully commissioned to send us, in her bright and sketchy way, the fashion gossip of London, Paris, Berlin, and other centres of fashionable taste. These letters will be largely devoted to the practical as well as the artistic side of fashion matters, and our readers will be able to understand the difference in the cost of materials at home and abroad, and will be given abundant information in reference to the newest styles and forthcoming fashions.

THE municipal authorities of Berlin, Germany, have successfully accomplished the work of placing telegraph wires underground, and the Syracuse Journal says, "the time is undoubtedly coming when Berlin's example will be followed in American cities, whose safety from fire demands that not only the telephone, but the telegraph, electric light, and all the multitude of wires that obstruct the overhead space in our streets, shall be put underground." Very true. And the Legislature, under the pressure of public opinion and newspaper prodding, will undoubtedly pay some attention to this matter at the coming session. The suggestion of a State Commission to look after these various interests is so practical and essential that it should have general indorsement.

EVERY day brings additional advices regarding the transfer of important foreign industries to this country. The Gower Pen Manufacturing Company, of Montreal, has just removed its entire plant to Plattsburg, New York, because of the restrictions imposed upon imported pens by the McKinley bill. Three manufacturing firms of Scotch gingham in Glasgow—Alexander Mitchell & Sons, William Anderson & Co., and R. A. Whytlaw, Son & Co.—have arranged to operate their own factories in the United States. There are at present only two manufacturers of Scotch gingham in this country, and the establishment of additional concerns means the employment of a large additional number of workmen. Thus is the tariff a tax, but chiefly a tax on the foreigner.

NEWSPAPER enterprise is by no means confined to the press of the East. The Helena (Montana) Journal, which during its ownership by Mr. Russell B. Harrison has sprung to the front as one of the leading Republican newspapers in the far West, has recently emphasized its prosperity and growth by purchasing an expensive new perfecting press and complete stereotyping outfit. The new equipment of its press-room gives it facilities rivaling those of the greatest newspapers in the land, and enables it promptly to meet all the requirements of its rapidly increasing circulation. The Journal has become a power in the politics as well as the prosperity of Montana and adjoining States during the brief period of eighteen months since it was started, and is widely recognized for its vigorous, alert, and enterprising management.

AMERICAN unrest has, for years, been the subject of comment and criticism. Whether it is owing to the nervous tension of our people, whether it is due to climatic influences, heredity or environment, or to a combination of all, it must still be confessed that restlessness is an American characteristic. Just now it shows itself in the public press by discussions regarding the next Presidential campaign, though that exciting event does not occur till 1892. Candidates are discussed who may or may not be living two years hence, and political platforms are outlined that may be useless in 1892. When civil service reform, ballot, and municipal reform have accomplished their work of divorcing the spoils system from our politics, we may expect shorter and quieter campaigns. It is obvious that we could well dispense with much of the excitement that inflames American politics.

GOVERNOR ABBETT, of New Jersey, has an ambition to be United States Senator from that State, and he has taken a lively interest in the legislative campaign, with a view of securing the election of certain State Senators who are supposed to be favorable to his aspirations. It happens that United States Senator Blodgett, who was elected some two or three years ago by Republican votes, does not approve Governor Abbott's desire for promotion, and he has put in some pretty strong licks in his own and other counties in opposition to the gubernatorial ambition. It is pretty well understood that whatever may be the outcome of the Senatorial fight, Governor Abbott will have the support of New Jersey for President in the next National Democratic Convention, but as he can hardly hope to secure that prize, it is more than probable that his strength will finally go to Governor Hill. It is quite certain that New Jersey will not in any event favor the renomination of Mr. Cleveland.

A VALUED correspondent at Vernon, Texas, writes to us in approval of our condemnation of the Ohio gerrymander. He says, "such manipulations must always meet the disapproval of conscientious men, whatever their party association," and he adds that he would like to see FRANK LESLIE'S ILLUSTRATED NEWSPAPER "condemn the gerrymander in New York, that has a Democratic majority, has elected Democratic Governors, and yet continues Republican in both branches of the Legislature and in the majority of Congressmen." Our correspondent is not fully informed of the political situation in New York. It is true that it has a Democratic Governor; but before the election of Governor Hill it had Republican Governors quite as often as Democratic, and in Presidential elections it has been carried, since the close of the war, oftener by the Republican than by the Democratic party. So far as the Congressional apportionment of this State is concerned, our correspondent is evidently unaware of the fact that it was made by a Democratic Legislature in 1883. If there was any gerrymander of Congressional Districts, it is, therefore, to be charged to the Democracy. FRANK LESLIE'S ILLUSTRATED NEWSPAPER cannot be accused of unfair partisanship. It endeavors to deal justly with all political interests. It defends protection because it believes that that policy has led to

our greatest industrial development and still promises to do infinitely more for the material welfare of the people both of the North and South.

ABSOLUTE proof of the wisdom of the McKinley bill is found in the current items of hundreds of American papers. Telegrams reporting the establishment of new mills at various places in the North and South, and announcements of the removal of foreign industries to our shores, follow one another from day to day. The Buffalo Commercial points out what the bill promises to do immediately for that city. It says a Toronto company is now fitting up an extensive plant for the manufacture in Buffalo of anhydrous ammonia, which has heretofore been imported from Canada; that an extensive ivory button manufactory at Berlin, Ontario, is fitting up a branch establishment in Buffalo, and has ordered machinery from Europe; that the Comet Bicycle Company of Toronto is also starting a Buffalo branch, and proposes to bring its entire plant across the line under the pressure of the McKinley bill; and that Mr. Lister, an extensive plush manufacturer in England, who two years ago abandoned his project of building a plush manufactory in Buffalo for fear that the tariff would be reduced, has, since the adoption of the McKinley bill, returned to Buffalo and secured eleven acres of land for the erection of a large manufactory. It is inconceivable, in the light of such facts, that any one can question the expediency, propriety, and advantage of the McKinley bill.

THE bugbear of retaliation, which so sadly excited the free-trade opponents of the McKinley bill, is disappearing. There has been a little talk of united retaliatory legislation on the part of the great European Powers; but the press in foreign lands has frowned upon the movement, inspired as it was largely by politicians, and for purely political effect. For instance, the Petit Journal, of Paris, submits the pertinent inquiry, to which we invite the attention of American free-traders:

"On what could we make these reprisals? On raw cotton? That we cannot afford. On wheat? We already tax it five francs the hundred kilos., and our economist declares that the imposition of even that tax is a crime. American petroleum is already heavily taxed—twenty-five francs per hundred kilos. Is any one going to increase that duty, and so deprive the poor man of his light? To make this proposed economical war, it is necessary to have munitions of war, and we are without them."

Another Paris paper, Le Temps, declares that France cannot complain of the new American tariff, as the French Government, for over nine years, "has persisted in enforcing an unwise act that has been injurious to America." It refers, of course, to the persistently ungracious manner in which American pork has been excluded from France under the false pretense that it was unhealthful. Le Temps holds that the time has come to repair this mistake, and that the circumstances are favorable; all of which is the best possible indorsement of the purpose of the McKinley bill.

WHAT Mr. Pullman did in the way of establishing a model city, by locating his shops on the prairie, a short distance from Chicago, can be done by any other employer of a large aggregation of men. In other days, manufacturers sought centres of population. This was necessary to secure the conveniences of trade. In these days of telephones, telegraphs, and swift communication, manufacturers are inclined to seek smaller places, where there is less temptation for employes, where labor is cheaper and more contented, and where rents and the price of commodities are low. Mr. Philip D. Armour, who stands at the head of the pork and beef-packing business of the world, and Messrs. Morris and Swift, who also have large packing interests in Chicago, have recently purchased about four thousand acres of land in Indiana, about twenty-five miles from Chicago, which they will use for stock-yard and packing purposes. The site they have selected has abundant railroad and water facilities, and will have the decided advantage of the use of natural gas. The removal of the three greatest packers of Chicago from the Union Stock-yards to a new location, in an adjoining State, is one of the greatest industrial changes, if not the greatest, ever chronicled in the United States. By the removal, Mr. Armour and his associates get the benefit of much lower switching charges, and escape all the inconveniences to which they had been subjected by the tyranny of the Union Stock-yard Company. The fate of this last concern, after the loss of its best customers, may be uncertain; but there can be no uncertainty about the fate of any enterprise with which that cutest and smartest of all Yankees, Mr. Philip D. Armour, is connected, for there is no such word as fail in his vest-pocket lexicon.

ON his return from an extended European tour, Mr. Charles A. Dana, the veteran editor of the New York Sun, was compelled to submit to the inexorable demand of the newspaper interviewer. No doubt every observant traveler abroad has made a note of one fact to which Mr. Dana, with his practical turn of mind, saw fit to call special attention, and that is to the excellence of the "common, every-day bread," as he described it, throughout Europe. Mr. Dana says it may be that the best bread is to be found in Vienna and Austro-Hungary, but it is everywhere so excellent that there is really no exception to the rule. Another traveled man, on his return from Europe, when asked to describe what attracted him and pleased him most, answered: "The bread I ate, and particularly the bread of France and Germany." It is a fact that the bread of the masses in these countries, and also in Austro-Hungary, has a delicacy of flavor, crispness of crust, and a sweetness and wholesomeness that distinguish it far above the common American bread. Cooking schools and the cooking departments of newspapers and magazines, as well as the experience of travelers abroad, have, of late years, brought about a reform in American bread-making. In every prominent restaurant in our large cities, bread and rolls can now be found that equal in all respects what is offered abroad. But in the smaller restaurants and in the bake-shops frequented by the masses, there still remains a superabundance of the coarse-grained, poorly baked and badly prepared bread and rolls which are accepted as, but which are not, properly speaking, the "staff of life." Perhaps Mr. Dana's thoughtfulness in calling attention to this humble but ever present necessity of the commonest table will lead to a wide-spread and lasting reform in bread-making. At least we may hope for plenty of Sun light on the subject.



## OUR ALASKA EXPEDITION.

WE publish elsewhere the first installment of Mr. Glave's interesting story of the experiences of one division of the FRANK LESLIE'S ILLUSTRATED NEWSPAPER Expedition in traversing the Alsek River region in Alaska.

Advices under date of July 4th are just received from another section of the expedition, that headed by Mr. A. B. Schanz, which had reached the camp of the United States Geodetic Survey on the Yukon River, and proposed thence to reach Behring Sea, expecting to be taken hence by a revenue steamer. Mr. Schanz had been seriously ill, but was slowly recovering. The descent of the Yukon was made on a raft, a distance of five hundred miles. Mr. Schanz writes, in inclosing his communication:

"From the time we left camp twelve on Lake Arckell until we reached the confluence of the Pelly and Yukon rivers, we saw no human being, though at one point of the Tahk-heen-ah we were saluted by an invisible Indian hunter from the top of a wooded hill. On Lake Labarge we passed, in the dusk, a camp of Stick Indian hunters, who kept up a perfect fusillade to salute us. A canoe put off from the camp, which was about a mile distant, but when Mr. Wells discharged a Roman candle and a sky-rocket they decided that discretion is the better part of a valor which might bring them in contact with the evil spirit, and put back to shore. At Pelly River we saw a few Aiyon Indians, all anxious for the salmon run to begin. Thence Indian villages became more or less numerous on the river, and we were hardly ever out of sight of their swift and graceful birch-bark canoes. The Indians of this vicinity are of the "Tahkudh" tribe, and are a shiftless lot of paupers. In a few days I hope to cross the Arctic Circle and have my first taste of the Frigid Zone."

On the 1st of July the third division of the expedition, under the leadership of Mr. Wells, was at Forty-mile Creek, N. W. T., having explored the Tahk-heen-ah country and mapped the region down to the Yukon. Mr. Wells expected to start, on the 3d, on the long overland trip to the Copper River, thence to reach the coast. In his note he says: "The journey will be long and dangerous, but it will be the culminating effort of the expedition, and I am confident that we will get through somehow." Mr. Wells sends us a number of fine photographs of points of interest along the route he has traveled, and these will illustrate his narrative soon to be published.

## MRS. PEMBERTON, NÉE MISS MARSHALL.

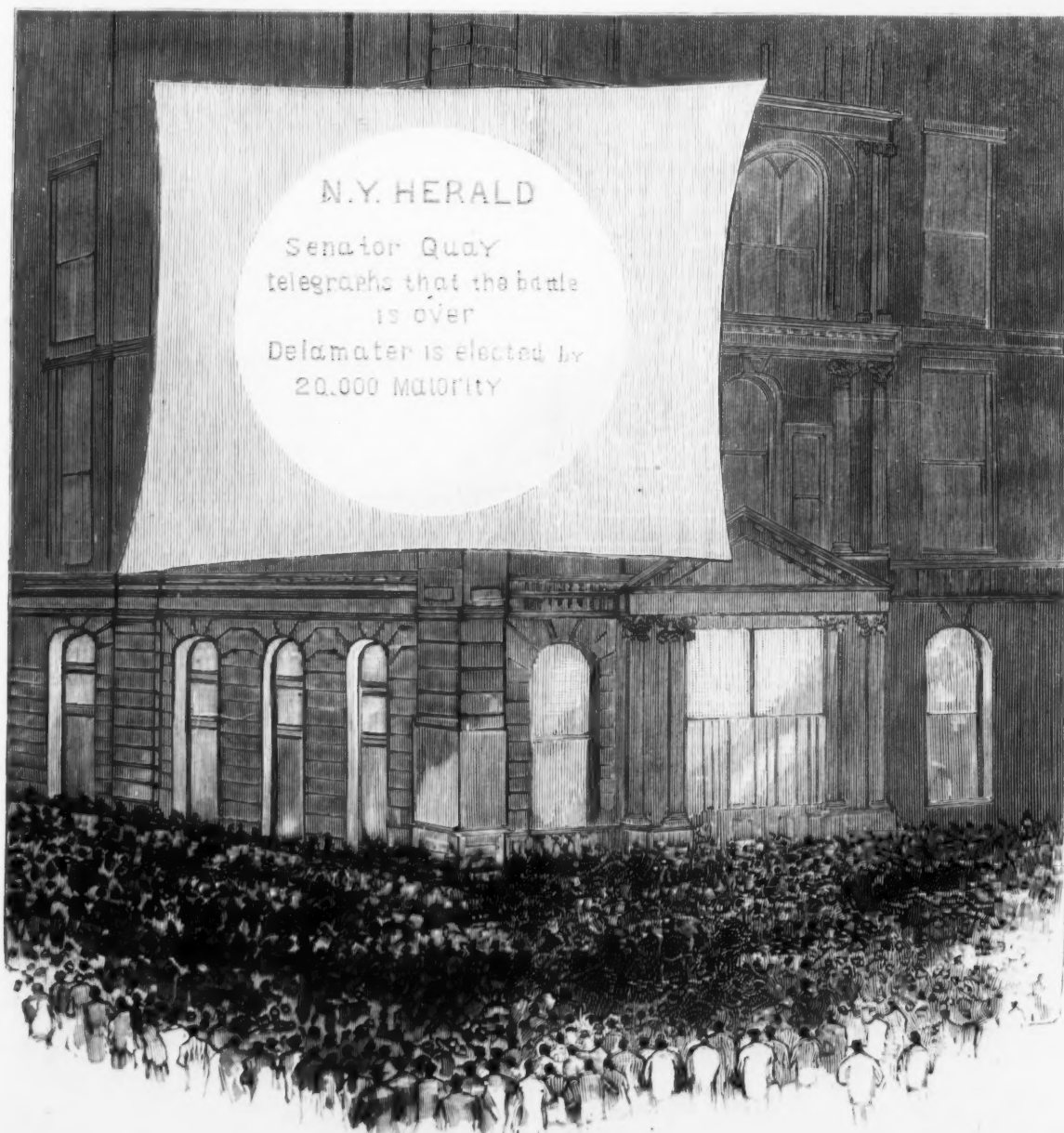
MRS. PEMBERTON, née Miss Minnie Marshall, now of Kansas City, Mo., was born in the old, historic town of Harrodsburg, Ky., where, during her girlhood she and her sister were regarded as the most beautiful young ladies in central Kentucky. While matronly dignity is added to her charms, Mrs. Pemberton retains much of the loveliness of her girlhood, and is now a young widow, still beautiful and fascinating.

## THE RECENT ELECTIONS.

THE triumph of the Tammany Hall Democracy, at the recent election in this city, was decisive and complete. Their whole municipal ticket, headed by Mayor Hugh J. Grant, was elected by



TYPES OF BLUE-GRASS BEAUTY.—IV. MRS. PEMBERTON, NÉE MISS MINNIE MARSHALL.



NEW YORK CITY.—SCENE AT THE NEW YORK "HERALD" OFFICE ON THE NIGHT OF THE ELECTION.—ANNOUNCING THE RETURNS.

a majority of some 23,000, and all the Democratic Congressmen in New York City were also elected. In the State at large the same party made gains in Congressmen and members of the Assembly.

Interest in the municipal canvass was increased by the desire to learn the effect of the new ballot reform law on the masses of the people. To this was in part due the large registry and vote, and the polling of the bulk of the vote early in the day. Nearly 70 per cent. of the vote was polled by noon. The law worked smoothly, as a rule, throughout the city, and the novel conditions of the secret ballot did not have the pronounced effect on the vote of the lower classes which many political prophets had anticipated. This was largely the result of educating the voters in the intricacies of the law before election.

In a number of States the results were unexpectedly favorable to the Democracy. Thus Massachusetts and Pennsylvania elect Democratic Governors, and New Hampshire has apparently done the same thing. In South Carolina the Tillman faction of the Democracy carried everything before them. None of the predictions of bloodshed were realized, the election, indeed, being unusually quiet. The colored vote, which was expected to support the Independent Democratic ticket, and which was promised by the Republican State Committee, was not delivered. The negroes appear to have been too busy picking cotton to vote. Not more than one-fourth of the vote of the State was polled.

The next House of Representatives will have a decisive Democratic majority. Major McKinley, author of the Tariff bill, was defeated by a majority of some three hundred. He will probably be heard of, presently, as Governor of Ohio.

The interest of New-Yorkers was largely concentrated on the home contest, and Park Row and Broadway, in front of the *Herald* building, were crowded until a late hour with an eager multitude. The returns were bulletined by all the leading newspapers, and the displays were watched with intense interest. The *Herald* displayed the returns very effectively by means of a huge stereopticon, as shown by our illustration. The dispatch announcing the election of Mr. Delamater in Pennsylvania was shown comparatively early in the evening, and was, as later returns demonstrated, unwarranted by the facts in the case.



THE THURMAN BANQUET.

THERE is probably no man in the Democratic party who holds a higher place in the popular esteem than the distinguished and veteran ex-Senator, Allen G. Thurman, of Ohio. Mr. Thurman, while a man of very positive convictions and of pronounced partisan tendencies has exhibited during his entire public career such a fidelity to conscience and such robust integrity of character, that criticism has been largely disarmed, and he commands the respect of all right-thinking men as an honest patriot and upright citizen. By way of attesting their especial regard his immediate friends and admirers have arranged to mark his seventy-seventh birthday anniversary by a banquet, in which many of the most distinguished men of the party are to be participants, and which will be an occasion of national interest. This banquet will occur at Columbus, Ohio, on the 13th inst., and aside from its significance as a tribute more than ordinarily representative in its character, it will possess a pathetic side from the fact that it is probably the last banquet at which Mr. Thurman will ever be the guest of honor. Ex-President Cleveland is among the guests expected to honor the occasion, and there are other representatives of the Democracy even more distinguished and holding closer relations to existing political policies who will probably be present. There is no Republican, we are quite sure, who will not unite with the immediate friends of this distinguished Ohio citizen in wishing for him length of days and continued happiness. He has fairly earned, by long and honorable service in the Senate, the ease he is now enjoying.

Our picture is from the last photo, taken, and the photographer seems to have been fortunate in catching the happy smile which, as a relative of Mr. Thurman writes us, "we are all so familiar with at home."

GOVERNOR CAMPBELL'S PLUCK.

GOVERNOR CAMPBELL, of Ohio, has shown a good deal of pluck in his fight with the "hoodle ring" of Cincinnati. Recently the Duckworth Club of that city, one of the most powerful and prominent Democratic political organizations in the West, adopted by a bare majority resolutions censuring the Governor for calling an extra session of the Legislature. The resolutions were mailed to the Governor, and in return the club has received a note expressing his surprise that it had "censured him for performing an official duty of the gravest nature;" and adding: "No self-respecting man desires to be affiliated with those who could perpetrate such an indignity upon him. I therefore tender my resignation as a member of the club." Governor Campbell, by this manly rebuke of the high-toned hoodle sympathizers, commends himself to the applause of all right-thinking persons everywhere.



HON. ALLEN G. THURMAN.—PHOTO BY BAKER.



THE RECENT DISASTROUS COLLISION AT SEA OFF BARNEGAT—RESCUE OF THE SURVIVORS BY THE STEAMER "HUMBOLDT."—[SEE PAGE 270.]



## LONELY.

A LADY stood in her stately hall;  
Jewels glittered among her hair;  
Forehead and cheek were strangely fair;  
Servants obeyed her call.

Acres and acres were hers by right,  
Stretching away to the distant sea;  
Palace and grounds like royalty,  
Pleasant to human sight.

The lady sighed as she bent her head,  
With her longing soul unsatisfied.  
"I would give these acres, far and wide,  
For a noble heart," she said.

\* \* \* \* \*  
A man stood high in his country's sight;  
He had honors and wealth at his command,  
And courtly ladies sought his hand,  
But nothing gave delight.

He thought of a vanished face long dead;  
Of restful hours by the silent sea,  
When simply to live was ecstasy.

"Ah, love is all!" he said. SARAH K. BOLTON.

## THE AVENGER OF HER SEX.



It was a day of perspiration. Heat and humidity had joined forces early in the morning, and before noon humanity was routed, and waved the wilted handkerchief of capitulation.

A young man entered a down-town elevated station as though he owned it. No one who watched him would have been surprised had he displayed a night-key to the ticket-peddler's booth; but he did not. He haughtily cast down the half-dime of passage and joined the limp and dragged wayfarers without.

Had he not been so aggressive in his bearing, he would have been insignificant. He was very slight; he was short; he was narrow-chested. His shoulders were drooping continuations of his arms. Sparse light hair tanned his upper lip, which was bracketed by a supercilious smile. Through gold-rimmed glasses his little eyes squinted inquisitively. His light summer coat floated unbuttoned in the breeze, as if enlarging his presence. His waist was girded by a broad, black sash.

Arthur Chumpney was his name—Mr. Chumpney, of New York City, as he often proudly proclaimed it. Time had been, and not four years since, when Artie Chumpney, Deacon Chumpney's lad, at Chumpney's Four Corners, Delaware County, had sufficiently individualized him.

But a maternal uncle had wrought a wondrous change. He had transplanted this rural squash, and behold! a city pickle had come forth. A real estate agent's clerk has to be spry; and ere the warts had faded from his hands Arthur thought that he "knew it all." No one could "do" him; he was playing ball every time!

Yet at the "Corners" he had been deemed "a pore-sperited coot that never could do nuthin' an' never would." "He's afeard of his own shadow; an' if you speak up peart or sudden to him, he blushes awful, he's so ashamed of hisself."

Strange, that environment should so affect one's nature. And yet, in the menagerie trade, a leopard is a leopard the world over, and must be sold for spot cash.

Arthur entered a car and took the only unoccupied seat. It was beside a woman who was nearer to caps than to frizzes, and who knew it. There was no artificial girlishness about her. She was gaunt and dark and sharp-featured. Her nose was long and piercing, like a double-barreled probe; her eyes asked a question, and then answered it definitely; her arms were anthropoid in length and articulation; her hands, which mittens caressed, made one crawl to look at them. In one of them she bore a reticule. Her brow was bound by a green veil. She alone seemed unconscious of the weather. Heat and humidity, when they had encountered her, had shrugged their shoulders dubiously, and had passed by on the other side.

She gave Arthur one penetrating glance, which her nose seemed to say was quite sufficient. "Humph!" she ejaculated, and it wrinkled contemptuously.

So, too, he had looked but once to be satisfied. "A curious old jay," he muttered to himself, as he twirled the sparse hairs into skeleton shape. He lolled as comfortably and as indolently as the sticky seat would permit, his back half turned against her, his legs outstretched into the aisle, his open coat flapping upon either side. He adjusted his glasses, and taking a newspaper from his pocket began to assimilate the gossip of the day.

The train rolled, it rattled, it squeaked, it stopped. There was an influx of femininity; heated, wearied, glowing femininity, clad in the calico of labor and bearing the basket of economy. They swayed and jolted through the aisle; they hung on the straps, like so many Mrs. Surratts, as the squeaking ceased and the rolling and rattling recommenced. Here and there men, keen and alert in expression, yet whose eyes said that business and kindness were not antagonistic, sprang to their feet with natural chivalry. But Arthur did not move. One glance he cast, to see if he might detect the bonnet of luxury. One glance sufficed. He stretched himself yet more arrogantly and continued his educational process.

"Mind your eyes!" he angrily squealed at a wan woman, with a shawl and a baby mutually involved, who had stumbled over his feet. "Do you think that patent-leathers grow on trees?"

The wan woman clung more closely to the indeterminate bundle, but answered not a word. She was used to unkind speech; it reminded her of home and husband.

But she of the gaunt elbow upon his left flushed and bustled as though heat and humidity had regained courage, and had actually attacked her. She prolonged a finger; she tapped Arthur on the shoulder,

"Young man," she cried in buzz-saw tones, "aren't you going to give this poor woman your seat?"

He stared in amazement over his glasses.

"I never do," he drawled; "not if I know myself. What do you take me for? Stand yourself, if you want to; you ought to know how by this time. Ah, no; I've cut my eye-teeth, old lady."

He lolled more extendedly than before; his coat flapped more widely. His eyes and nose and chin were eagerly engaged with the details of a fashionable wedding. He saw, he heard nothing.

The indignant female gave a snort of defiance, it may be of warning. "He never does!" she muttered. "I couldn't find a better subject if I went to Harlem."

One deft, rapid motion did that spatulated hand make from the reticule to the side-pocket of the flapping coat of the unconscious Arthur, who was mentally personating the best man. Then she sprang to her feet and gave her seat to the wan woman, the shawl, and the baby.

More jostlings, more scramblings, more rollings. Heat and humidity returned from the pursuit and ravaged the bodies of the vanquished. Arthur still stretched himself and read. The keen, alert business men swayed easily with the motion; the wearied women exhibited the centrifugal force of each curve. The gaunt and angular female, with one hand upraised grasping the strap, stood as rigid as the Goddess of Liberty enlightening the world.

But as the rolling intermittently slackened and the squeaking increased, she suddenly released her hold and fumbled through her reticule; then she uttered a series of shrill screams, which startled the alert business men, the baby in the shawl, the gyrating women, and the locomotive, which hitherto had deemed itself proficient in that line. It recalled Arthur from the wedding breakfast, where he had been doing the elegant to an American duchess.

"Oh, I'm robbed, I'm robbed!" she cried. "And by that bold, bad man." And she pointed full the doubly-articulated finger of accusation at the agitated Mr. Chumpney.

Immediately there was a confused din which drowned the squeaking of a stopping at a station. The alert business men, the guards, the station-men pressed forward. The debilitated women screamed surprisingly, and dropped their baskets. The beshawled baby doubled its fists, grew red in the face, like the sun, and yelled. The angular female still vociferated in tin-horn tones, "It's him! Don't let him escape! Catch him, kill him, the rascal, the thief! Oh, my precious earnings!"

"What have you lost, madam?" inquired one of the aforesaid representatives of commercial activity.

"My all! My pocket-book! Oh, don't let him escape!" she incessantly piped, like a siren in a fog.

"Come out of this!" shouted the guard, laying a heavy hand on Arthur's shoulder.

"Oh, the rascal," "the blackguard," "the thievish jude!" "Search him!" "Oh, he's a slick article!" resounded upon all sides.

Despite heat and humidity the excited crowd surged through the aisles and out upon the platform, following the important guard, the trembling Arthur, the spare, swarthy, and sibilant female, and unanimously crying, "Search him! Search him!"

The guard plunged his grimy hand into the pocket of the widely-flapping coat and drew forth a purse. He held it above the pressing throng.

"That's mine; my all!" the virgin accuser cried, reaching her simian finger an amazing distance toward it.

"Excuse me, madam," interposed the guard. "That must go with this 'ere bloke to court, and you with him. There will be a perlice along presently. I seed one come out of the saloon beyant." And sure enough, a blue-coated refugee from English tyranny now forced his vigorous shoulders through the crowd.

"Phat's this? Thavin', is it? I know yez well," he ejaculated, grasping the collar of the widely-flapping coat. "Come along wid me!"

He took the purse in his other hand, which flourished the club of authority. He dragged his victim through the jeering throng, down the stairs, followed by the angular female, who stalked after them like one of the Fates released temporarily from the thread factory.

The squeaking increased and dwindled, the rolling began. Attended by heat and humidity, the alert business men, the wan woman, the baby and the shawl hastened away, as if dreading the vengeance of a score of irate trains, which had been thus delayed by crime and its punishment.

In the meantime, what had become of the arrogance which had so completely enveloped Arthur upon his entrance into the train? At the first word of accusation it had faded away like a tissue-paper suit in a tropical storm. The four years rolled back. Again he was a barefooted boy at the corners, afraid of his own shadow, blushing for very shame of his own existence. He could not speak; his teeth chattered from trembling; his face flamed as though those fork-like fingers had raked it; the horns of his immaculate collar drooped, starchless like his backbone. His broad, black sash seemed an emblem of mourning for his own demise. He shrank in terror from the crowd. Would they kill him? Welcome the Tombs, the Island, Sing Sing, electrocution, if he might only escape from those horrible, threatening faces.

But though he was thus passive, Policeman X, who had him in charge, did not choose that he should appear so. No! He had a record to make before the pull of his "coozin, th' alderman," could be effective; and here was his opportunity. So once and again he gave him a forward thrust, and then—ejaculating, "Ye wud, wud yez?"—a mighty drag back again, to the admiration of the passers-by, who afterward astonished dinner-tables by accounts of a terrific struggle which they had witnessed between a burly ruffian and one of our city's defenders.

The grim and gaunt female stalked behind this tableau of justice for several blocks; then she slackened her pace, and finally she stopped short. But her desertion was unnoticed. She watched the pair as they struggled forward into the distance. A sardonic smile revealed the artificiality of her teeth as she did so.

"A good morning's work!" she exclaimed. "I must go and report progress."

She hailed a convenient cab. She gave instructions, in which

possibly the word "Sosis" might have been distinguished. She was rapidly driven away.

Arthur and his exultant captor, unsuspecting that this "dea ex machina" had thus eloped, reached the court-house. A roundsman stood upon the stoop.

"What hev ye there, Mike?" he familiarly asked the officer. "A snake teef. Wan of the wust of 'em. I've been on to him this twelve-mout'."

"He looks it," was the consoling comment.

They went before the committing magistrate. He was a red-faced, squatty man, seated behind a yellow-grained desk, and enveloped as to the neck with a smudgy handkerchief. Upon the desk, beside his feet, were an ink-stand and a sticky book.

"What is it, officer?" he queried, unwinding the handkerchief.

"A case of larceny from the pusson, sor."

"Kiss the book."

"I wull, sor," and he added a little more stickiness to it.

"Are you the complainant?"

"O' am, sor."

"Then you were present at the commission of this offense?"

"Divil a bit, yer ahnor, no more thin yerself. How end I be? 'Twas on the illevated train, yer ahnor, above me bate. Shure, I'm no thrack-walker."

"Silence, sir! Where is the person from whom the property was taken?"

"Oh, shure, a long, lane female in black, for all the wurruld like the Witch of Endy, was following us but a moment sence. 'Twas she it was from whom he tuk it."

"I must discharge this man. There is no evidence on which to hold him."

"Phat, yer ahnor! Whin he sazed her by the two wrists and wrastled it from her like the thavin' blaggard that he is, shure!"

"Did you see him do it?"

"Av coorse, yer ahnor, I was not there, but I'll swear to it just the same."

"Young man," said the magistrate, turning to the stricken Arthur; "what have you got to say for yourself?"

"If you please, sir, if you please," he faltered, with trembling lips, "I want to go home. Do let me. I know nothing about anything. I was sitting quietly in my seat on the train when a crazy woman yelled at me, and then they all rushed for me, and some one pulled a purse from my pocket, and then this officer threw me about the street as if I were a sponge on a string. Look at my new clothes, sir! And I'm sore all over."

"'Tis a loy, sor. He was thyrin' to escape. I mak' the charge agin' him, sor."

"Let me see that purse."

Policeman X handed this *corpus delicti* to the magistrate. He opened it.

"Why, there's nothing in it!" he exclaimed, in disappointed tones.

But hold! In the innermost compartment he found a roll of paper. He unfolded it, and read aloud as follows:

"TO WHOM IT MAY CONCERN:—This young man is not a thief, he's a hog. He did not take the purse, he took a seat and kept it. He was thus guilty of rudeness and lack of consideration toward frail womankind. I have punished him for it as I shall punish others. Hereafter I trust that this experience will teach him that to a true man every woman is a lady, and entitled to his chivalric service. *Place aux dames!*"

"(Signed) THE AVENGER OF HER SEX."

"You are discharged, sir," said the magistrate to Arthur. "But let this be a warning to you." And his feet resumed their extra-judicial position upon the desk.

From that day Arthur Chumpney was a changed man. He was scrupulously polite to wan women with babies and shawls; he was obsequious to females of gaunt visage and long hands. He seldom rides on elevated trains. When he does, like a traveled trunk, he uses a strap. As he says himself, standing is good enough for him every time.

## THE CENSUS STATISTICS.

THE Census Bureau announces that the total population of the United States on the 1st of June last was 62,480,450. This aggregate is 1,720,000 less than the 64,200,000 which in August was unofficially announced as the probable aggregate, and it is 2,520,000 below the 65,000,000 to which most statisticians were looking forward in view of the increase during previous decades. The increase in the past decade proves to be only 12,324,757, but little more than in the decade from 1870 to 1880, although the original population yielding the increase was only three-fourths as large in 1870 as in 1880, and the immigration from 1881 to 1890, inclusive, was 5,485,655, and from 1871 to 1880 but 3,006,245. In the previous decade a little over one-fourth of the increase could be assigned to immigration; in the past decade nearly one-half must be attributed to this cause. Superintendent Porter accounts for the apparent decline in the percentage of increase by the statement that the census of 1870 "was grossly inaccurate in the Southern States, so much so as not only to give an exaggerated rate of increase of the population between 1870 and 1880 in these States, but to affect very materially the rate of increase in the country at large."

In the last decade the Western States showed the highest percentage of increase, 70.22; while the South Atlantic States showed an increase of but 16.32 per cent. The State of North Dakota increased in the ten years 394.26 per cent., the State of Washington 365.30 per cent., and several Western States over 200 per cent. Maine had an increase of but 1 1/4 per cent., while Vermont shows an actual decrease in ten years of 81 souls. The three New England States which are especially noted for their manufacturing industries show very prosperous percentages of growth. Connecticut, for example, has grown 19.78 per cent., or slightly more than Alabama, where there has been such a widespread boom in land values and in mineral and manufacturing industries. The little State of Rhode Island carries on its cotton banner the proud figure of 24.88 increase, while the Old Bay State rejoices in the percentage of 25.76.

The Middle States all show substantial growths, although in no case approaching the marvelous percentages of the North-



west. In the Southeast a remarkable growth is shown by Florida, whose percentage of increase is 44.88—a result due, doubtless, largely to the improvements brought about by well-known land companies in which northern capital is interested.

The order of the States in population under the census of 1880 was, for the first five, as follows: New York, Pennsylvania, Ohio, Illinois, and Missouri. The order determined by the new census will be the same, except that Illinois becomes third and Ohio fourth. The most astonishing feature in the growth of these five leading States is the way in which Illinois has been steadily forging to the front. In 1850 Illinois was the eleventh State in point of population, but in 1860 she had mounted to fourth, while the census of 1890 places her the third State in the Union. A generation hence, Illinois may be the empire State by the increase in population.

Another noticeable feature in the census of the Middle States is the growth of Pennsylvania, which shows a percentage of 22.55 as compared with New York's 17.69. The actual increase of population in Pennsylvania during the past ten years is 76,620 greater than that of New York; while, however, Pennsylvania as a State shows a larger percentage of growth than the State of New York, the city of Philadelphia has not kept pace with this metropolis. Chicago shows the largest percentage of growth, due in part, of course, to annexation. One of the surprises of the census has been the remarkable growth of Buffalo, which increased from 155,134 in 1880 to 254,457 in 1890.

The following is a tabular statement of the growth of the eleven largest cities of the country:

Cities.	Pop. 1880.	Pop. 1890.	Increase.	Per Ct.
New York	1,513,501	1,306,289	307,202	25
Chicago	1,069,133	503,185	565,948	68
Philadelphia	1,046,252	847,170	199,082	23
Brooklyn	894,377	596,093	298,284	42
St. Louis	462,165	350,518	111,647	24
Boston	446,507	362,839	83,668	23
Baltimore	433,547	332,313	101,234	30
San Francisco	297,900	238,950	64,951	27
Cincinnati	296,309	255,139	41,170	16
Buffalo	254,457	155,134	99,323	64
New Orleans	241,995	216,000	25,995	12

### IN FASHION'S GLASS.

#### A REFLECTION OF THE LATEST FANCIES.

IF a new bonnet will fill an aching void, pacify a complaining soul, and act generally as oil upon troubled waters, then should all the women of the land be at peace, and their temper sweeter than the honey of Hymettus. There is no reason why any woman should not possess not only one, but a half-dozen hats, if she wants so many, for there are legions of them, and so simple that she can make them herself. The imported ones are triumphs of art in their respective ways, and well calculated to charm the eye of man and delight the heart of woman. Hats there are of all shapes and sizes, and these, ranging as they do from huge, flat shapes, resembling nothing so much as a pancake, to the tiniest of capotes, composed of at the most three rows of ribbon wire, covered with velvet which is rolled round the wire, a bow of ribbon, and a tiny cluster of feather tips, an enlarged butterfly, or an average-sized bird.

Lace is very extensively used for bonnets, and passementerie



HAT OF PASSEMENTERIE.

for large hats. The centre of a collar or corner of a pocket-handkerchief of Duchesse or Irish point lace, which has been partly worn and laid aside, will often make a handsome crown for a bonnet, with brim of velvet and small bunch of tips, while in some the order is reversed, and the brim will be of white lace laid flat over the wire frame, and the crown of velvet. The favorite shapes for youthful faces are plateaus—so the flat pieces used for foundations are called—covered with velvet smoothly and edged with fur. The back is turned up flat, and ornamented with a wind-mill bow of velvet and tips or velvet flowers. Fashion's latest fancy is for flowers, and combined with fur, too. Large flowers are the rule, such as hybrid roses, nasturtiums, morning-glories, iris, orchids, and the like, sometimes of silk, generally of velvet, and frequently a combination of both.

A charming example from Virot, Paris, is a large hat made of silk plush, such as men's high hats are made of, and bordered with beaver, all black, with a low, round crown and broad brim turned up at the back. A flat coil of dahlia velvet is laid around the brim and garnished with velvet roses of the same shade exactly. The brim is held up at the back with a knot of velvet and roses, while a cluster of tips and aigrettes rests on the top of the crown.

With reference to dress, those who patronize the vagaries of fashion must be either bespotted, or befowered, or both, to be ultra-fashionable. In the newest cloths spots play a prominent part, and are woven both circular and elliptical, from pin-heads up to the size of a quarter-dollar. One eccentric pattern pictures the entire solar system, with woven disks in various sizes, from the sun and planets with their satellites to the stars of the highest magnitude and asteroids. Of course only portions of costumes are made of these "lozenged" fabrics, but we are certainly in danger of an epidemic of spotted-fever in dress. The useful has been somewhat set aside for the ornamental in regard to evening wraps, as the newest are only half-long, where before they enveloped the figure. The graceful example illustrated gives an attractive combination of colors, being a cape made of a soft

chenille material of an Indian red shade. It is lined with dull pink shot silk, while through the deep frill at the neck is thread-



EVENING WRAP.

ed a black fancy galloon, which ties in front and ends in crochet tassels.

A lovely evening gown, just arrived, is of Nile-green tulle over faille, with sprays of pink moss roses and buds most gracefully arranged on the front of the skirt and pointed bodice.

ELLA STARR.

For information contained in this article, thanks are due to B. Altman & Co.

### NO MONOPOLY IN VESTIBULE CARS.

THE erroneous impression seems to prevail that under a recent decision of the Federal Court the Pullman Company enjoys a monopoly of vestibule cars. The decisions of the courts in reference to Mr. Pullman's claims for patents on the vestibule car cover only certain minor arrangements and not the vestibule itself. The public, who enjoy the comforts of a hood or vestibule between the cars of a passenger train, have little inter-



THE PULLMAN.

est in or knowledge of the mechanism of springs and plates which go to make up the invention. The use of a covered platform between cars is almost as old as the use of the cars themselves, and we doubt if any patent would be issued to give the monopoly of this convenience to a single concern. As soon as the recent decision of the court was rendered in favor of Mr. Pullman, the springs and plates alleged to infringe by their use upon



THE WAGNER.

his patents were abandoned by the Wagner Company, and others said to be equally effective were substituted. How little difference there is between the vestibule cars of the Wagner and Pullman companies is clearly revealed by illustrations sketched by our artist and printed herewith. Incidentally, it might be added that since President W. Seward Webb and his brother, H. Walter Webb, with the able assistance of the general manager, Mr. C. D. Flagg, have taken charge of the Wagner Company, it has manifested a spirit of enterprise and established a success rivaling anything in the record of its past.

### PERSONAL.

THE memory of Columbus is at last to have recognition, and, strangely enough, from one of the newest of the great cities in this country. Mr. John B. Drake, the wealthy and popular proprietor of the Grand Pacific Hotel of Chicago, is about to present a statue of Christopher Columbus and a drinking fountain to his city, and liberally offers to expend \$15,000 on the work.

SPEAKER REED certainly greatly increased his popularity by his brilliant speeches throughout the West during the late political canvass. In all the States visited by him he was received by immense audiences who paid him enthusiastic tribute. There is no doubt at all that in some of the cities visited by him a very decided impulse was given to the Republican canvass, and that his speeches contributed materially to the promotion of the Republican cause. His popularity at the West promises to be no less great than it is in the East.

A SOCIETY belle of Binghamton, New York, recently married her father's coachman, and thereupon society held up its hands in holy horror. The lady is said to be worth \$100,000, and the surprise seems to be that, having a sufficiency of this world's goods and moving in the "better circles," she should have joined herself in wedlock to a man without refinement or education, and whose father was a convict. It is, of course, a little surprising to understand the sort of taste which thus mismates human souls; but as eccentricities of this kind are becoming somewhat common, we really do not see why the newspapers should give so much valuable space to criticising them.

A NEW anecdote is told of General Grant. It is stated that a few days before his death, while engaged in a conversation on religious matters, he spoke of Methodism and the Methodist Church, in which he had been reared, remarking especially upon the zeal of the members of that denomination, adding: "It seems to me that Methodism can be defined as the Church of England with Christianity added." He meant, of course, no imputation upon the Episcopal Church of this country, but rather had in mind the condition of the Church of England at the time when a great body of that church went out and established Methodism. It must be conceded that the characterization was a happy one.

It is said that Professor Koch, of Berlin, has perfected his discovery for the cure of consumption by inoculation, and that a number of patients in German hospitals are now undergoing the treatment. Many of the leading German physicians are alleged to have given their approval to the method of treatment, but it is not expected that long-standing cases of lung consumption can be cured by the invention, as in such cases other parasites beside the tuberculosis-bacillus eat their way into the lung, while Professor Koch's lymph only kills the bacillus proper. But it kills it immediately and stops the process of consumption. The lymph is said to be obtained only by a long and costly process, and the cure will therefore be available only for the wealthy.

MR. ARTHUR HENRY, a young journalist who has written many clever things, blossoms out as a writer of a neatly bound novel entitled "Nicholas Blood, Candidate. A Prophecy." The plot of the story is laid in the South. It is exciting, dramatic, and is well written. It treats of the race question, and the "prophecy" is that existing conditions must result in a conflict between the whites and blacks, and in bloodshed and murder. While we cannot agree with Henry's conclusions, we must give him credit for presenting his views with strength and skill. The novel will be read with interest, and it would not surprise us if it should make a decided hit.

THE venerable historian, Bancroft, is a victim of the autograph fiend, being overrun continually with applications for his signature "writ by his own hand." The kindness of his nature is such, however, that he endeavors to oblige the great majority of those who pester him with requests of this sort. One gentleman who recently asked the historian to write his name on the fly-leaf of a volume of his history, records that he eagerly complied with the request, taking pains to write also this line from Goethe:

"Happy is the father who has a son to love."

Above this, slowly and firmly, he wrote his name, then below that and to the left of the line, *Etat an. 90, dies 23*. This is said to be one of the old scholar's idiosyncrasies; since his age has become remarkable he puts a premium on longevity by adding his age to his autograph, even down to months and days.

It is quite apparent that the family of the late Vice-President Hendricks will never be reconciled to ex-President Cleveland. One member of it, who is a prominent man in Indiana, recently declared in conversation that if he could help it Cleveland should never obtain the delegation from that State in the National Convention, and he went on to confirm very clearly the stories which have been in circulation regarding the distrust and dislike of the ex-President which the late Vice-President came to entertain for him after he had been thrown into personal contact with the White House occupant. As we said in a previous issue, ex-President Cleveland, if a candidate for the Democratic Presidential nomination, cannot count upon Indiana or any of the doubtful States. If the nomination comes to him, it must do so as the result of the support of the Solid South in the convention.

The qualifications for a first-class general passenger agent were never more succinctly set forth than by Mr. George H. Daniels, the general passenger agent of the New York Central Railroad, in a speech at the railroad men's banquet in Denver, recently, when he recited his daily routine as follows:

"His duties are as varied and as arduous as there are days in the month. On Sunday he must attend church to prove that the railroads set a good example to the community. Monday night he must take a party of ticket agents to the theatre and show them about town in order that they may be impressed with the liberality of the company, and in the hope that they will send their business over his line. At an early hour on the following morning he must meet the general manager at the office to discuss plans for the reduction of expenses. Wednesday he must convince the advertising agent of each one of the daily papers that he is paying him more money for time-tables and reading-notices than any other paper in the country. Thursday he devotes to trying to get a lot of reading-notices into the paper free—upon the plea that they are really items of news. Friday he spends in making a map that shows his line to be the shortest and most direct to every important point in the United States. Saturday he makes out a time-table that no one but the maker can read. He goes home Saturday night with the proud consciousness that he has done a splendid week's work and earned his princely salary."



## OUR ALASKA EXPEDITION.

EXPLORATION OF THE UNKNOWN ALSECK RIVER REGION.  
I.

FEW fields offer to the traveler such vast areas of unknown territory as Alaska. This land, purchased by the United States of America from Russia in 1867 for \$7,000,000, is 2,000 miles in length, and has an extreme width of 1,700 miles, and embraces within these limits a variety of climates; its ice fields of the north and west form the home of the polar bear, and the tiny humming-bird nests in its southern forests.

Having just returned from Alaska, I will endeavor to recount my travels through a hitherto unexplored part of this strange land. The Chilkat Pass had been unexplored until early this spring, when the members of FRANK LESLIE'S Alaskan Exploring Expedition successfully traced the Chilkat River from the sea to its extreme head-waters, and crossed on snow-shoes and sledges the colossal glacier that blocks the valley beyond it, eventually emerging on the shores of Kusu Ah, one of the large inland lakes of Alaska, which forms one of the sources of the Yukon River, thereby traversing the whole length of the Chilkat Pass. We had been accompanied thus far by Chilkat native porters, who had carried our stores to the lakes, but all, except one old Indian, had now returned to their village at Klokwan. Details of our experiences during the journey over the Chilkat Pass have already been published in the pages of FRANK LESLIE'S ILLUSTRATED NEWSPAPER. The expedition, now consisting of five white men and one Indian, was equipped and dispatched by the proprietors of FRANK LESLIE'S ILLUSTRATED NEWSPAPER, for the purpose of exploration in the unknown regions situated between the Yukon River and the southern coast of Alaska. Having safely reached the lakes which form the head-waters of the Yukon River, it was suggested that by splitting the party into two divisions more ground could be covered during the season, and a greater collection of information and data gathered than if all remained together.

Seventy-five miles to the eastward of Yakutat, on the south coast of Alaska, a swift, deep river, known to the natives as the Alseck, empties itself into the Pacific Ocean. Its waters had never been navigated by white men, and little or nothing was known about its direction, the country through which it flowed, or the people inhabiting its banks. A few of the Chilkat native traders had traversed the lower reaches of the Alseck valley on their snow-shoes when all was frozen over, and a thorough probing of their intellects enabled us to form a crude idea with regard to the position of the head-waters of this stream. With John Dalton, an American, as companion, I was detailed to explore the Alseck country from our present inland position, to find the source of that stream, and, if possible, trace its course to the Pacific Ocean; while the remainder of the party, Messrs. Wells, Shanz, and Price, with the old guide "Indiank," would continue the journey by water through the inland lakes down the Takheena River to the Yukon, thence to carry on operations to some unexplored regions of that country.

While camped on Lake Arkell, a good solid raft had been built, for the principal work and superintendence of which we were indebted to Dalton, who is *au fait* in all such matters.

The entire expedition, with all our belongings, sailed north on this craft until we arrived at a big break in the mountains, called by the natives "Shak Wak," and situated on the western shore of the lake. Here the expedition was to divide its forces; Mr. Wells and party to resume their journey north, and Dalton and I would follow the valley of "Shak Wak" to the westward, en route for the Alseck River.

We spent one day making the necessary preparations, getting together our stores and outfit, which necessarily had to be very limited, as we had to carry everything on our own backs; besides provisions, we had one axe, one hatchet, auger, gold pan, cooking utensils, blankets, rubber sheets, sketch and note books, "Kodak," rifles and two hundred and fifty rounds of ammunition, and innumerable little odds and ends with which to make friends with any Indians we might meet, a little tobacco, beads, mouth-organs, small musical box, a few combs, knives, etc. We were unaccompanied by any Indian guide or carrier, and had to rely solely upon our own efforts to make a success of the undertaking.

It is anything but desirable that conditions such as these should accompany works of travel, and our attempt to cover so much ground with such small resources seemed foolhardy; but there is a keen fascination in traveling through unknown lands; to be the first white men to erase from the map the hypothetical and fill up the blank area with the mountains, lakes, and rivers which belong to it. It is a great consolation to have some such comforting reflection, and with such an incentive, discomfort can be suffered and hardship and privation endured. There are few men with whom I would have undertaken the trip under such conditions, but I knew that Dalton, my companion, was a man of undoubted pluck and energy, besides which his six years of experience in Alaska had given him an excellent knowledge of the country and its people. Old "Indiank" (generally known as "Schwatka") accompanied us one day's march from Lake Arkell camp, in order to assist us with our loads a few miles on the road, here, having made a camp at the head of a lake which I named Lake Frederick, in loving remembrance of my brother who died a few years ago, and, leaving our belongings securely hidden, we returned with the Indian to the raft, where we spent our last evening. After bidding our friends a final farewell the next morning, Mr. Wells and party pulled out into the stream, hoisted their square sail, and sped along to the northward before a stiff southerly breeze. Dalton and I were now alone, and our communication with the outside world was entirely cut off; the long, hazardous trail over the Chilkat Pass lay behind us, ahead we knew not what we should encounter. The old Indian had scouted the idea of our descending the Alseck River, painting its dangers in blood-curdling tints, and enumerating the number of friends he had lost in their attempts to battle against its angry waters; the old fellow tried hard to persuade us to remain on the raft, but being well aware that Indians are prone to exaggerate such matters, we preferred to find all this out for ourselves.

The raft was soon lost to sight, and we shouldered our packs and rifles and picked up our trail to the westward. Passing through forests of spruce and fir, and crossing stretches of grass

swamp and along the rocky sides of the hills, we arrived at the head of Lake Frederick, and found everything there as we had left it; neither man nor beast had paid a visit to the camp during our absence.

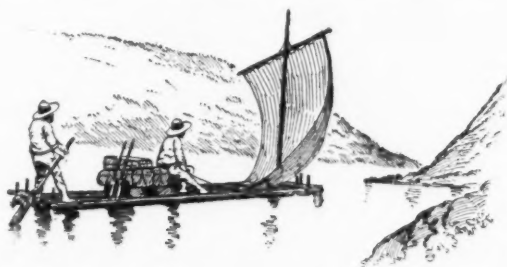
During our march of about twelve miles we saw but little bird or animal life—in fact, the scarcity of game is remarkable. We had now to depend almost entirely upon our rifles for food, so that we were constantly on the lookout, but, despite a careful search on plain and hill-side, our bag for the day was one small squirrel and one young rabbit—by no means a big kill, but acceptable under the circumstances.

We carefully searched the hills on both shores of the lake for a native trail, but found nothing, nor did the uneven, rocky surface invite us to continue our journey overland. However, the waters of the lake afforded us an admirable means of transportation. During our first visit we had lashed together two logs as an impromptu raft with which to cross a swift-running stream. We now added another log, and early on the afternoon after our arrival we had at our disposal quite a respectable-looking craft, with mast and sail, punt poles, etc., all complete, and were now prepared to make another move by a means of locomotion far more congenial to our tastes than the wearying task of carrying all our belongings on our backs.

Lashing our packs on to a small raised platform, we "boarded" and let go the painter. The wind was too much abeam to admit of using the canvas very much, but when our sheet did belly out once or twice before a favorable breeze, we shot along at a splendid pace. Unfortunately the wind relieved our manual efforts but little, as it was continually chopping and changing from fair to dead ahead. We hugged the north bank of the lake and passed in and out of small bights and around stony bluffs of solid granite, scarred and rent into gaping chasms, at places rising perpendicularly from the depths of the deep, clear lake to a height of 150 feet; at places absolutely impossible of ascent. Small quantities of mould gathered in nooks and crevices nourish a few wild flowers and dwarf shrubbery. In the evening a steady head wind sprang up, and we made but small headway the first day. After traveling about five miles we reached a small sand bank jutting out from the shore with sufficient timber to afford us shelter. Here we stayed the night. A band of Indians had formerly camped at this place, the ground being littered with old fish-bones, skins, etc.

Thus far the northern shore of the lake had been a continuous wall of stone, with but a sparse growth of verdure, a few stunted trees and herbs clinging to the soil secreted in the crevices of the rocks. The southern bank, however, is fringed with a thick growth of timber, the land rising in gentle, moss-covered slopes to lofty, snow-clad heights, the ravages of the forest fires marked by vast stretches of blackened stems and leafless boughs.

This part of the country is a favorite resort for the native hunter during the winter months. During the spring and summer the moose and ibex are found on the heights close to the snow line, but early in the fall these animals retreat down the

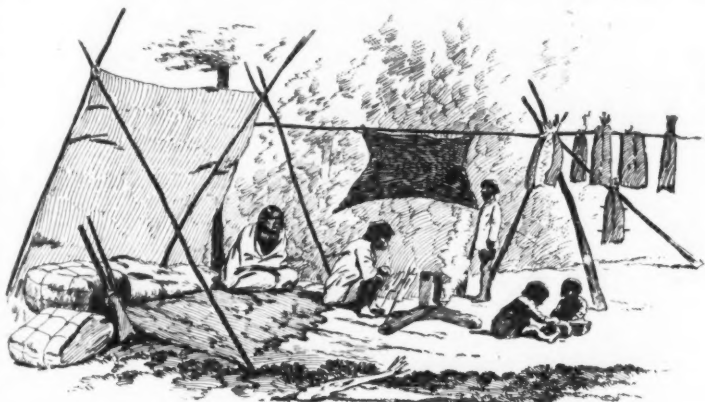


THE EXPEDITION CRAFT.

mountain-sides before the heavy snows. The natives then hunt them on snow-shoes. Since leaving Lake Arkell we had passed through several forest clearings where the Indians had pitched their camps, but we saw no signs of very recent date.

Yesterday we pulled our raft along, but we found this mode of propulsion difficult, owing to the depth of the water. So the second day we roughly hewed two sweeps out of poplar, and with these we made much better headway. Here, in a land untenanted by human beings, with grim, wrinkled uplands towering on all sides of us, the silence unbroken save by the warning call of the loon or the roar of the streamlets tumbling in cascades and falls down the rugged mountain slopes, our surroundings are especially cheerless, and by no means calculated to encourage any exuberance of good spirits on our part; not even any tracks to inspire us with hopes that the possibility existed of our eventually enjoying a bear or moose steak. But any gloomy forebodings we might have were to be but short lived, for after we had been pulling along a few hours we came across a fishing-pole floating on the water, and upon hauling it up we found attached to it a line with a fine fish, weighing perhaps seven pounds. This cheered us up considerably, as it not only afforded an excellent addition to our present insipid larder, but gave evidence that natives must be in the vicinity. After three hours more of hard pulling we rounded a point and came in full view of the end of the lake. Here were several more poles standing up in the water. We made our way across to these, and pulling up the lines, we found two other fine large fish had been hooked. We were now convinced that we were near some encampment. Both took a long, careful look along the beach, and were delighted to see a slender curl of blue smoke rising over the top of a clump of spruce forest at the extreme head of the lake on the northern bank. A few minutes afterward we could see a few moving figures, who approached stealthily to the water's edge and peered at us over the bushes. We disengaged the fish from the hooks and pulled for the beach, where we were met by a family of Gunena Indians, generally known as "Stick Siwash." The fish which we had gathered during the morning afforded us an admirable opportunity of introducing ourselves. Upon handing

these over to them they seemed delighted, and invited us to their camp, which was but a short distance from the water's edge. The party was composed of one old Indian, his squaw and young son. After a while two other small boys made their appearance, and we learned that these two little fellows had been startled at



GUNENA INDIAN CAMP.

our unusual appearance. Their fear must have been intense, indeed, for it was four hours after our arrival before they returned. So sudden had been their flight, and so effectual had been their hiding, that they became lost for the time, having forgotten the path they had taken. In fact, their prolonged absence caused more anxiety and consternation in the camp than our arrival, as all the family had to turn out and search through the woods for them. When at last they were brought back to camp they approached us very timidly with their eyes fixed on the ground; but a little present from us banished all fear and gave them confidence. The old man gave us a fine fish in token of his well wishes and sense of hospitality. Our return gifts were not large, but were heartily appreciated. A piece of chewing-tobacco, some tea and a lump of sugar all round, put everybody in good humor. The quality of the soothing weed was at once discussed, the old fellow taking a bite and handing the remainder to his squaw, who was also addicted to the chewing habit. The care with which the consoling leaf was then wrapped up and stowed away was proof of the golden value they attached to such property.

The old man was dressed in a shirt of old blanket of many colors and patches, with moccasins, socks, and pants in one garment made of dressed moose hide. The squaw was wearing an old cotton dress, blanket, and moccasins. The three boys wore thin cotton shirts and the combination moose-hide garment. Even in this out-of-the-way place, where none were present to admire them, they displayed their love of finery by wearing silver ear and finger rings, and the lady had, besides these adornments, a small ring of the same metal through her nose, and her upper lip was pierced and had the additional ornament of a tiny silver bar two inches in length. The little camp was situated in a forest clearing. An old cotton sheet patched with buckskin, raised to the weather, formed their only shelter from wind and rain, under which was stored their bundles of skins and furs, blankets and muskets. A large two-gallon tin serving as the family saucepan was full of fish, and boiling over the camp fire. On the bushes around the camp their fish were hanging in the sun to dry.

E. J. GLAVE.

## LIFE INSURANCE.—NECESSARY PRECAUTIONS.

SOMETIMES think that policy-holders who are led to complain of the attitude of insurance companies in reference to the adjustment of losses do not comprehend all the hardships to which successful insurance companies are subjected. Almost every day new devices to swindle them are disclosed. All sorts of schemes to defraud the companies are tried, and as soon as one is exposed another takes its place. Of course, if the companies permitted themselves to be swindled there would necessarily be an addition to the expenses of management, and obviously of insurance, and the policy-holders in the end would be obliged to meet this extra tax upon their resources.

Recently the papers of this city exposed one of the cleverest insurance swindles ever devised; not a new scheme, but one so bold and adroit as to attract general attention and almost excite admiration. It appears that a little syndicate of insurance speculators has been in the habit of taking up unsafe risks in the shape of tramps, whose habits were not conducive to longevity, re-clothing, rehabilitating, and rejuvenating (I might say) these peculiar specimens of humanity, feeding them bountifully, then securing a medical examination and an insurance in some sound old-line company. As soon as insurance was effected the tramps were permitted to relapse into their old ways, and speedily found themselves broken in health and verging toward the grave, by reason of the dissolute habits to which they were urged and driven by the lavish use of money furnished by the syndicate.

If the severe medical examination adopted by the old-line companies could be successfully passed by such men and made a source of revenue, it will readily be seen that a grave risk is encountered by certain fraternal societies and other insurance companies, who advertise to insure without any medical examination. I never would take the smallest risk in a company that did not demand the severest physical and medical examination that it was possible to devise. Any company that is careful about its risks is, as a rule, a safe company to insure with.

A correspondent at Kansas City wants information regarding the Massachusetts Benefit Association of Boston and says: "Do you consider this a safe company?" I have heretofore, on several occasions, answered complaints and inquiries regarding this company. Its president, Mr. George A. Litchfield, is an intelligent and experienced insurance manager, and his company is more than ten years old and has a liberal reserve. It has paid several millions of death claims, and had an honorable record in the past. Unfortunately, in the last few years it has obtained unpleasant notoriety by re-insuring the lives of other more or less unsuccessful associations, and thus has brought itself into trouble with the insurance authorities of this State, much to our regret.



and to the company's detriment. If desired I can give some of the later developments of recent inquiries by officers of the State Insurance Department.

From San Antonio I have an inquiry about the United States Mutual Accident Association of New York. This company has been in existence many years, and has paid a great many losses. It is numbered with those of good standing, and has a management that is not only enterprising but sometimes audacious.

From Philadelphia comes an inquiry regarding the Home Life Insurance Company of New York, and its Preferred Annuity Bond, which it advertises as "a pure investment." It is a novel idea for a life insurance company to advertise that it does a "pure investment" business. The Home Life is undoubtedly solvent, and has been conservatively managed from its foundation. It is not among the largest concerns, but is as good as any of its standing.

A St. Louis correspondent inquires with reference to the four per cent. guaranteed bond issued by the Mutual Life Insurance Company of New York. He wants to know if the promises made in reference to this bond can be kept. Inasmuch as the Mutual Life of this city is one of the greatest and most successful insurance companies in the world, and as it gives, over the signature of its officers, precisely what it will do for each of the bondholders, I see no reason to question that it will fulfill every promise it makes. Furthermore, it is altogether likely that a company of its wealth and standing will be able to pay, as it promises to do, four per cent. annually in the shape of interest on money actually deposited, and its accumulations, to those who may leave it with them, for the next ten, twenty, or even fifty years.

A correspondent at Louisburg, N. C., writes: "I would esteem it a favor if you would kindly let your readers know why the Aetna Life Insurance Company of Hartford won't buy their paid-up policies. I have one, age fifty, and they refuse to pay anything at all for it. All other reputable companies, so far as I know, buy their paid-up policies. Why do they refuse to do as other first-class companies?" I certainly cannot tell why the Aetna refuses to oblige its policy-holders in an emergency like that suggested by my correspondent, any more than I understand some other peculiar features of its management. I know that sound companies, like the great old-line insurance associations of this city, buy back their policies where there is no legal objection, and especially when an emergency arises in which it seems just and fair to do so. My correspondent should lay his claims carefully and fully before the Aetna Company, and I would be glad to hear what their response, under such circumstances, may be.

I have a letter from Huron, Ohio, which asks whether the Traders and Travelers Accident Company of New York is a sound concern. According to the official figures of the Insurance Report of the State, the total income for membership fees, annual dues and assessments of this company during 1889 were \$38,144.83, while the disbursements of the year were \$39,845.98. Comment is unnecessary.

A New York correspondent says he is a policy-holder in the Mutual Life of New York City, and wants to know whether it can fulfill the promises it has made regarding its distribution policy. I can only say to my reader that if he finds the promises he refers to contained in the contract and not outside of it, and if the contract is signed by the executive officers of the Mutual Life, there is no reason to doubt that it will be carried out. I understand from my correspondent that definite figures are given in reference to what this policy will offer him at the end of the distribution period. If that be the case, and the company's official signature is attached to the contract, he can rest secure that it will be honestly met.

The same correspondent says that he is a policy-holder in the Equitable Life of New York on the tontine plan, which he thinks is a good one. He asks my opinion of it. I have every reason to believe that it is good; one of the best, in fact.

Another inquiry from the same correspondent is in reference to the National Life Insurance Company of Montpelier, Vt. This is a small but economically administered company. So long as the present management exists it will survive and continue its past success. My correspondent adds that "they are offering grand inducements in the West in the way of prepayment of premiums with six per cent. interest after certain periods." This may be true, but it is safe to say that the company, in providing for this prepayment, also provides abundant compensation for itself. My correspondent offers me further information in reference to this scheme. If he will send it on I will give it careful examination and express myself more at length regarding its feasibility and propriety.

A Boston correspondent asks in reference to an estimate on a policy given him by the New York Life, one of the largest and safest insurance corporations. An estimate is a very indefinite thing—in fact, the subject of estimates on policies is difficult to deal with. The insurer must take estimates with the understanding that they are governed by certain contingencies affecting the money-earning power of the premiums as paid in to the company, which contingencies are brought about by the prosperity of the country, the amount of interest earned on the company's investments, and various other causes. Whether any company is able to guarantee absolutely the fluctuating value of its investments and its money-earning power, and therefore to predict that it will be able in the far future to fulfill certain estimates on the policies made, possibly at a very different period of its own and their existence, is a difficult problem to solve, even for a man trained in the insurance business. The best way to decide the question is to invest one's premiums in that company or those companies which is or are most likely to live up to agreements, whether the results are estimated or positively guaranteed. For myself, I prefer policies which have definite, precise, and unalterable figures attached to them, and the New York Life has several very excellent ones to offer.

I am asked if it is true that the Commercial Alliance Life Insurance Company of New York has any warrant for asserting that during the first nine months of 1890 it "has placed more business upon its books than the largest life insurance company did during its twenty-second year." This statement has been made, accompanied with the further one that the Commercial Alliance "placed more business upon its books during the first

nine months of this year than twenty of the leading companies had respectively on their books after having been in operation from ten to forty years." The tables accompanying these figures have been printed, and I have never seen them disputed. It is beyond question that the Commercial Alliance has recently taken the field aggressively for business, and has succeeded to a wonderful extent in attracting the public. I have criticised in the past some of the operations of this company, particularly in reference to re-insurance; but I do not doubt that it is well organized, well managed, and that it has competent, and, I believe, trustworthy men at its head. Its recent record is certainly strong evidence of its popularity and progress.

## The Hermit.

### SUBURBAN DEVELOPMENT.—ARDSLEY.

THE development of the suburbs of New York City in recent years has been most remarkable. Public attention is being drawn more and more every year to the attractive suburban territory along the Hudson River especially. Just now that section north of Yonkers, and extending back through the valleys of the Saw Mill and Bronx rivers, seems to be particularly high in favor. It is peculiarly adapted for residence purposes, and such men as the late John Jacob Astor, Jay Gould, Cyrus W. Field, William Rockefeller, and others equally well known in financial and social circles, have for years had homes there, not only possessing large estates, but spending millions of dollars in the erection of elegant residences, and in beautifying and improving their lands.

The example of these eminent gentlemen is now being followed by a large number of men of both generous and moderate means, who are desirous of finding suburban homes without crossing either the North or East River ferries. One of the most delightful of these places is known as Ardsley Park, near Dobbs Ferry, where a syndicate of business men has purchased of Mr. Cyrus W. Field six hundred and seventy acres, upon which a number of Queen Anne cottages and other buildings have been erected. Some twelve miles of streets and roads have been cut through the property and graded, and it is the purpose of the purchasers to open additional streets and place the grounds in such condition that persons locating there may enjoy all the advantages of the city. The tract lies on both sides of the New York and Northern Railway for a distance of about two miles, and there are three stations on the property, bringing all parts of it within one hour's ride from Rector Street, and within a half-hour of One Hundred and Twenty-fifth Street. There is a frontage of one hundred thousand feet on the public and private roads bordering on or running through the grounds. It is admirably watered, and right in the heart of it there is a large lake of pure spring water, which can be utilized for water-power and for manufacturing purposes. A large corps of surveyors are now at work, and improvements are going forward with the utmost rapidity.

Ardsley station, of which we give a picture, is the first village north of Kingsbridge. Superb views, embracing the Hudson River and the Palisades to the west, with Long Island Sound and adjacent waters to the east, are obtained from all the elevated portions of Ardsley, while the walks and drives in the neighborhood are unsurpassed in Westchester County.

The environment of Ardsley is in every way delightful. It is surrounded by some of the finest specimens of suburban domestic architecture in the Empire State, and it is doubtful whether there is any section of the Union where within the same area of a few square miles so many homes of elegance can be found. Among these homes are those of Robert B. Minturn, Mrs. David Dudley Field, Charles T. Howard, Colonel Elliott F. Shepard, Henry Villard, General Thomas, the railroad magnate, and many others.

This region, as is well known, possesses considerable historic interest, being on the debatable ground of the Revolution. Not far away from Ardsley is the spot where Major André was captured. Sleepy Hollow is near Tarrytown, and here, in a quiet little cemetery, lie the remains of Washington Irving. Near the cemetery is an ancient Dutch church which dates back to the year 1699, and not far away from the church is the bridge made famous by Irving in his legend of Ichabod Crane.

Altogether the advantages possessed by Ardsley are very decided. They may be summed up as follows: First, its adaptability for subdivision, being suitable for city lots and villa plots; second, its accessibility to New York, Ardsley being the first express station north of Yonkers; third, its desirability for manufacturing purposes, along the line of the Saw Mill River; fourth, the good water supply on the spot, which is furnished by the town of Greenburgh; fifth, the feasibility of a good drainage system; sixth, its nearness to Dobbs Ferry, from which all supplies can be quickly and economically obtained.

Persons desiring further information can obtain it of Messrs. Holt & Butler, Attorneys, No. 111 Broadway; Messrs. Richard V. Harnett & Co., No. 73 Liberty Street, or Messrs. J. Romaine Brown & Co., No. 59 West Thirty-third Street, New York City.

### THE GREAT HORSE SHOW.

THE Sixth Annual Exhibition of the National Horse Show Association of America, which is now in progress in the new Madison Square Garden, is undoubtedly the largest and best display of the kind ever made in the United States. The number of entries, which is some twelve hundred in all, contains the names of the best animals attainable. There are, for instance, over one hundred trotters of all classes, including among the celebrities Maubruno King, as well as Alicantara, Favorite Wilkes, and Chimes. There is also a fine display of hackneys. The Star of Nepal, a \$1,200 horse, is a leading attraction of this department. The show of hunters and jumpers is exceptionally fine, the total number of entries in the fifteen classes amounting to two hundred and eight. There are no less than forty-nine entries in the jumping class alone. Then there is a large list of entries under carriage horses, horses in harness, and saddle horses, etc., all going to make up an exhibition which affords delight to every

visitor. An entertaining feature of the show is the special high-jumping contest for two prizes, one of \$500 and the other of \$100.

The Amphitheatre is admirably adapted to the purposes of the exhibition, the great stage and proscenium arch having been removed, so that the inclosure now forms a complete oval. The space occupied by the stage, together with the entire floor, from which the seats have been removed, has been made a part of the exhibition ring. The promenade and the auditorium, which include also three tiers of boxes, have been constructed around that part of the amphitheatre at the back of the stage which is usually taken up by the dressing-rooms of the ballet. Seats are thus provided for six thousand people.

Underneath the floor of the amphitheatre are the horses' boxes or stalls, which run around the sides of the building under the arena seats. These boxes, which are finely constructed and almost elegant in their appointments, number several hundred. They are lighted by electricity, and there are thousands of families in New York who are not as comfortably housed as the display horses who are accommodated in these handsome stalls.

The attendance upon the exhibition thus far has been large, and it promises to live in the recollection of all visitors as the notable exposition of recent years.

### THE CHARITY-DOLL SHOW.



THIS last has been a great week for the charity dolls. Since requests for dolls to dress for the exhibition first began to arrive from all parts of the country there has been a marked preference shown for the doll-babies of high degree. Demands for these, to array in elaborate and costly fashion for competitive exhibition and sale, came fast enough, but the great stacks of boxes containing the humbler dolls, which are destined to go straight into the arms of the wee tenement waifs and little hospital folk, diminished with a somewhat disheartening slowness. But last week they went off by hundreds. It happened in this way. President Hunter, of the Normal College of New York, heard of the doll show. And when he was informed that great numbers of the dolls are intended for the tenement-house children he at once appreciated the value of a doll as a civilizing, educating, elevating factor in the meagre lives of these joyless little ones. "I shall bring the matter before the students of the college, and I have no doubt of their entire willingness to dress a great many dolls for the poor children," said this kind and wise man.

So one day, when the eighteen hundred bright-faced girl students were all assembled in the college chapel, President Hunter read them a letter from the manager of the doll show, asking their aid in dressing the charity dolls for distribution. Following this, the president made a strong and earnest appeal to the students, commending most heartily the plan of giving dolls to these little children, who may one day become pupils of some of the young teachers now in training at the college. The immediate result was the handing in to the teachers of the various departments upwards of eight hundred names of girls willing to dress dolls who responded at once, while the following letter was sent to this office the next day:

NORMAL COLLEGE, FOURTH AVENUE AND SIXTY-EIGHTH STREET.

TO THE MANAGER OF THE DOLL SHOW:—President Hunter directs me to say, in answer to your favor of yesterday, that the young ladies will dress all the dolls you may send. Very truly yours,  
EARNEST HUNT, Private Secretary.

A well-known society woman, hearing of this, wrote:

"I had no idea that you were experiencing any difficulty in getting the charity dolls dressed, but if that is the case please send me a dozen. I will have my maid dress them prettily, and it will give me pleasure to assist such a charming charity in this way."

Mrs. Cyrus W. Field, Jr., has also sent for a number of dolls which she is to have dressed.

Mrs. Van Rensselaer Cruger, "Julien Gordon," the fair author of "The Diary of a Diplomat," has consented to be one of the patronesses, and will also be represented by a lovely large doll in Russian costume. Among the other patronesses are Mrs. John G. Curtis, Mrs. John Van Rensselaer, Mrs. R. H. Derby, Mrs. George L. Cheney, Mrs. Gardiner, and Mrs. Crowninshield. Mrs. Harrison, the wife of President Harrison, has promised to dress a doll, and Mrs. Levi P. Morton, wife of the Vice-President, asked some weeks ago to have a big beauty sent up to Ellerslie-on-Hudson, which report says she is having dressed in a magnificent toilette, the counterpart of her own costume worn in the historic centennial quadrille.

The kindness of theatrical people, which never fails when there are good and gracious and charitable deeds in hand, is daily manifested toward the doll show.

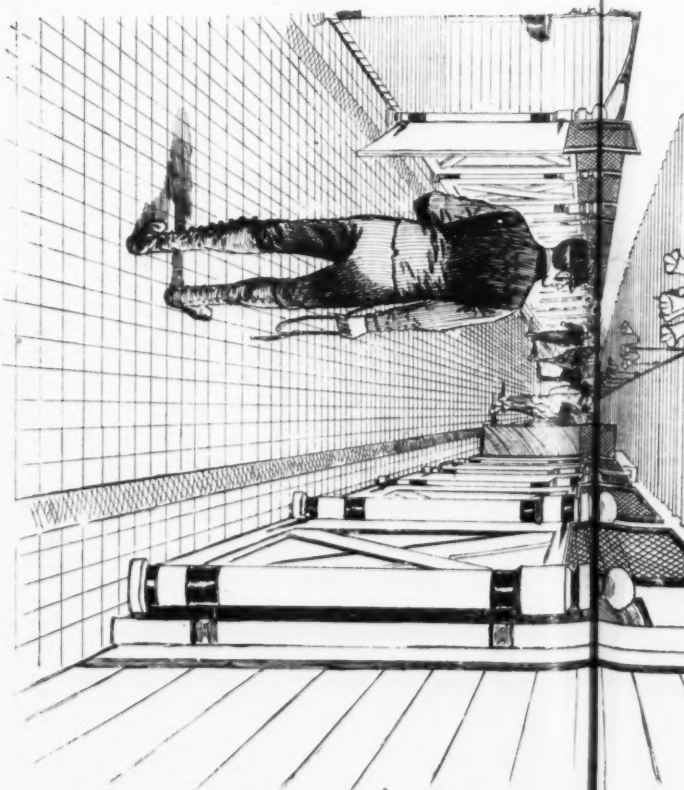
"Dear Madame Ponisi," as we all call her, has written for a big doll which she will have dressed, since she is about to leave the city and will have no leisure to do it herself. Miss Estelle Clayton has asked for the twin of the doll her charming sister, Isabel Evesson, is dressing as "Mrs. Dr. Bill," and Kate Claxton has an equally beautiful doll up at Larchmont, getting a splendid outfit.

So the days go on, and the dolls go out, while the time draws near for the first big doll show ever seen in America. It will be held early in the month of December, and ladies are asked not to buy their holiday presents for their child friends until they have seen this beauty show, where there is small doubt of their finding just the doll they wish to purchase, while by so doing they will assist a noble charity.

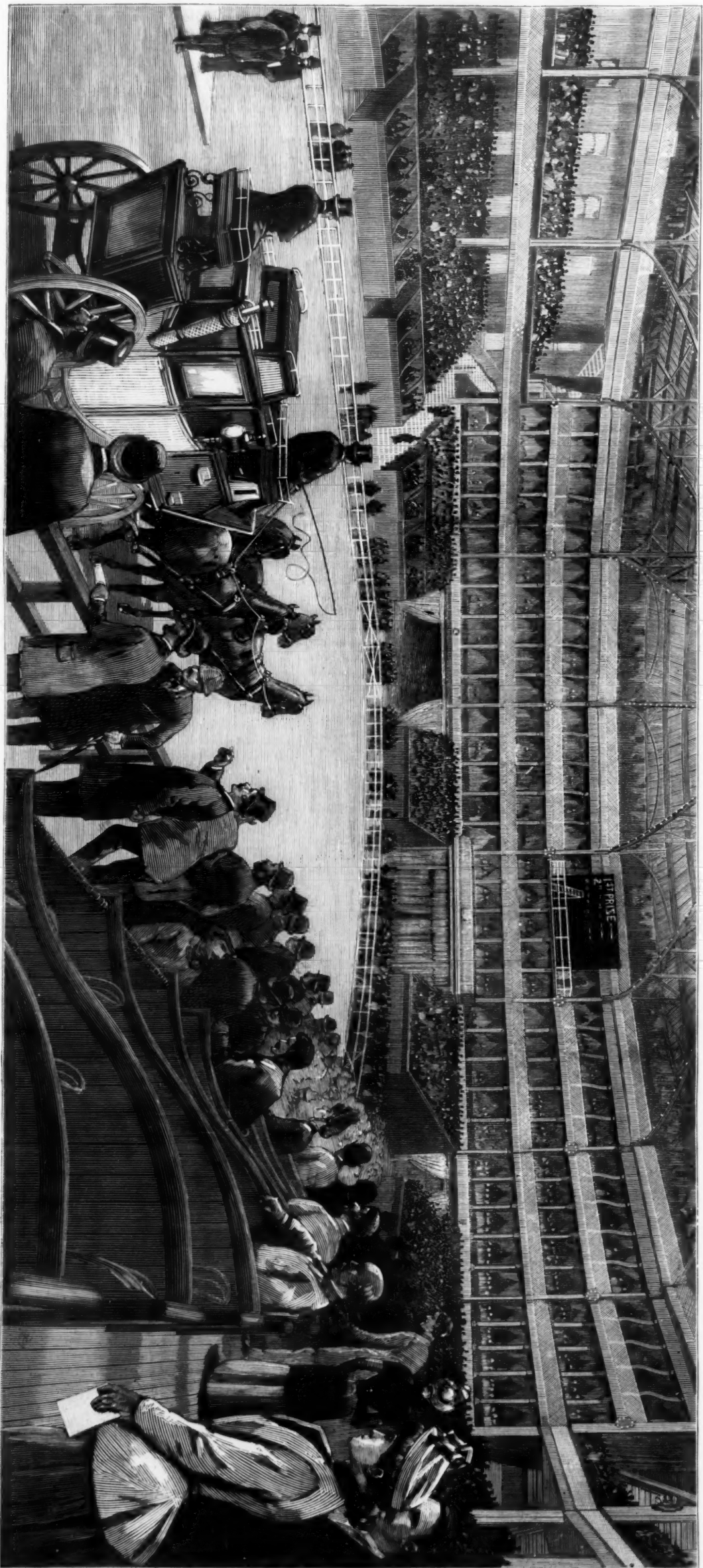




1. TRIAL OF TANDEM. 2. A MOTHERLY GROUP. 3. CONFERRING THE FIRST PRIZE FOR HUNTERS. 4. AN EVER-POPULAR FEATURE. 5. EXTREMES MEET. 6. PAGE AND ACTION.



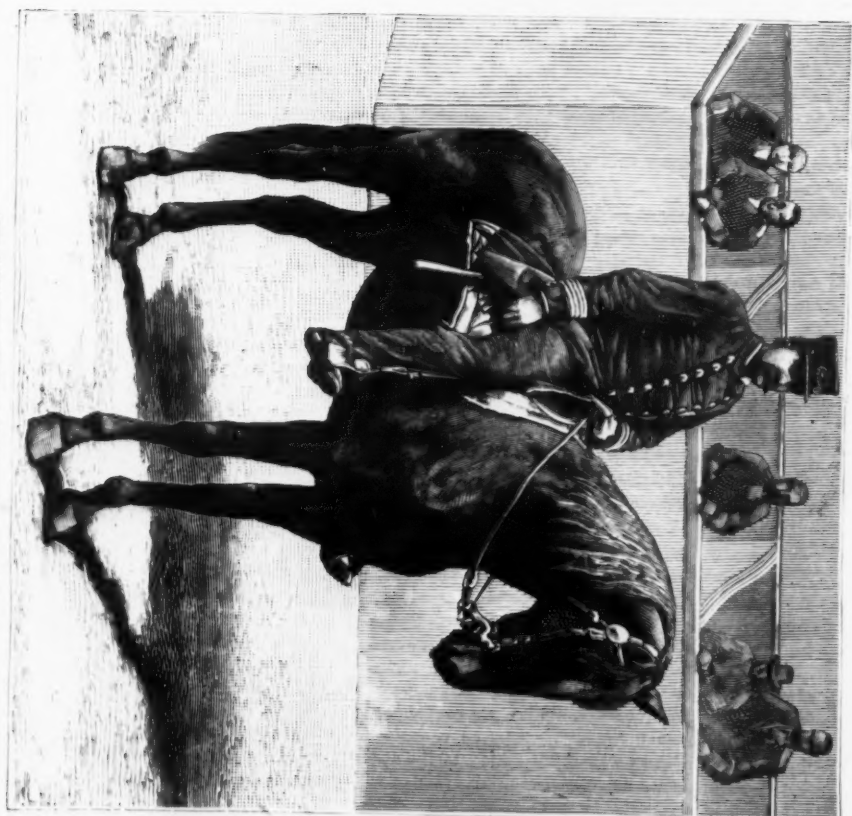
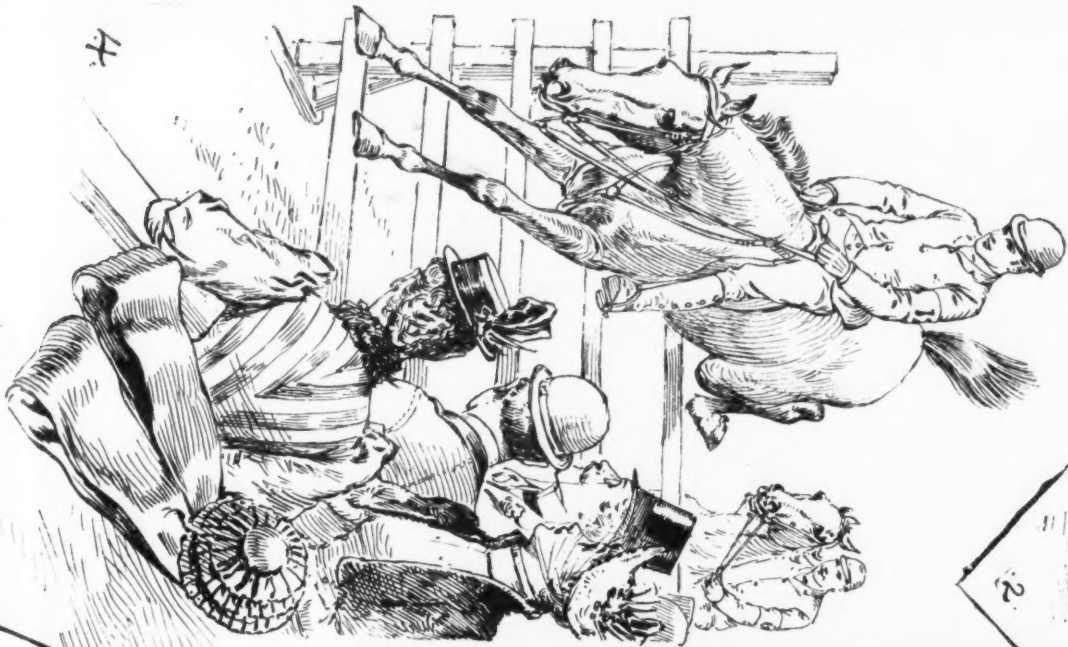
SOME OF THE STALLS



GENERAL VIEW DURING THE COMPETITION.—FROM A PHOTO.

THE SIXTH ANNUAL EXHIBITION OF THE NATIONAL HORSE SHOW ASSOCIATION OF AMERICA, HELD AT THE NEW MADISON SQUARE GARDEN, NEW YORK, NOVEMBER 10TH-16TH.—[See Page 267.]

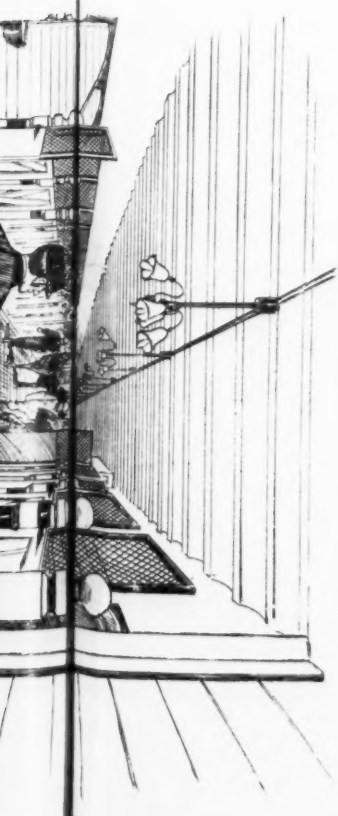




THE MOUNTED POLICE COMPETITION—SERGEANT.



MOUNTED POLICE COMPETITION—PATROLMEN.





## THE SINGLE TAX.

DOES ANY FELLOW KNOW WHAT IT IS, OR WHO IS TO PAY IT, OR WHY? AND IF NOT, WHY NOT?

IN a recent number of *The Century* there was a discussion of an alleged "single tax" question, in apparently full faith on the part of both disputants that such a question exists, and that the public knows of its existence and has some apprehension of its nature. The disputants were Mr. Edward Atkinson, who is believed to stand in some relation of superintendence or employment in the manufacture of some sort of cotton goods, and Mr. Henry George, who is reputed to be, if not the inventor, at least the patentee and largest proprietary manufacturer of a notion known in the market as "The Single Tax."

Mr. Atkinson makes a labored argument against the Single Tax, under the impression that it is a tax upon land; denounces it for the supposed faults it would possess if it were a tax upon land, but gives it full credit for being a genuine tax of some kind, which he assumes to be collectible like our present taxes upon land, by sale of the land and its improvements, and differing only or chiefly from our present tax on land in being enough larger in amount to considerably more than equal all our present sources of revenue combined. Still, whether it may not be, like the English rates, a personal tax on occupation or ownership, collectible like a personal debt by process issued against goods and chattels, he does not, after all, clearly say.

He regards it as identical with something that was advocated by Quesnay and the Physiocrat School of Economists in France, and was actually enacted into law and put in practice as a finance measure by Turgot, Minister, prior to the French Revolution, with the most disastrous consequences. To this last point he cites as a witness Mr. Horace White, who has proved up this portion of the case in an article in the *Popular Science Monthly* for February last.

Of course it is implied throughout Mr. Atkinson's article that he has consulted all the accessible means of finding out what the single tax really is, including anything that Mr. George may have written on the point, and speaks, after carefully sounding M. Quesnay, Mr. George, Mr. Horace White, M. Turgot, the Physiocrats, the supposed consequences of the alleged trial of the single tax in France prior to the French Revolution, etc., etc.

To all this Mr. George replies, with explicit comprehensiveness, that Mr. Atkinson does not know what the single tax is.

This revelation has a certain verbal significance, as it implies that Horace White may not know what the single tax is, was, or would be, if it were anything, and that Quesnay, Turgot, and the Physiocrats may not have known what it was, and hence that the French nation may have unnecessarily gone to ruin under the impression that it knew what the single tax was when it did not. If none of these knew what the single tax would be, possibly Dr. McGlynn and Mr. Pentecost and Dr. Burtzell may not know. Possibly even the Archbishop and the Pope do not. And thus our friends are being damned all around as for not apprehending the incomprehensible, while others are being saved who comprehend it just as little.

Mr. George avers that the single tax is not a tax on land at all, nor upon any physical portion of land, but simply and solely upon the values of land, which reduces it to a tax upon the esteem or sense of value in which land is held. To make this more clear, he says he desires to tax its economic rent only, or that portion of the value of the land which it derives from its quality of superiority to other land, whether such superiority arise from its superior fertility or from its superior location with reference to the growth and development of society. The superiority of one lot over another of the same size is what the single tax would tax, and it would tax nothing else. It holds the taxation of land itself in abhorrence, and it expressly forbids that any tax shall rest on any improvement on land, and still less upon any product of the labor performed upon it. In the language of Mr. George himself—who has a larger and more varied assortment of "the single tax" on hand and in stock than any other dealer in the notion—it is a tax only on "that value which remains in a centrally-located city lot after the building on it has become of so little value that it is bought to be torn down;" again, "in taxing buildings or other products of labor, we take from the individual what individual exertion produced, thus impairing the natural reward of exertion, and checking the springs of general wealth. But in taxing land values we take from the individual what is brought by social growth; we simply apply to the use of the community what non-producers would appropriate."

Mr. George evidently supposes that there is one economic cause for the value in the ground and another for that in the building. That while the public demand gives value to the ground, it does not to the building, but that whoever erects a building creates also the value. *i. e.*, the desire which others will have to possess or occupy it. Thus, value in Mr. George's mind has two opposite sources—sometimes it springs from the producer's efforts, sometimes from the consumer's desires. If he thought that all values are "brought by social growth," and consist in social desire or demand, and that in this respect the value of a vacant lot in a city does not differ from the value of a book—"Progress and Poverty," for instance—then he would infer that whatever ethical principle calls for taxing land to the value of its economic rent also justifies taxing books to the value of the author's royalty. Both values consist in a social esteem which arises, or fails to arise, in the minds of men long after the author's work has ceased, and by virtue often of accidents and incidents to which, even its author's foreknowledge does not extend.

When Mr. George's labor in writing "Progress and Poverty" was done, it had as yet no pecuniary value. The manuscript was offered to various publishers, who would have been specially glad to publish it if they had recognized in it a prospect of pecuniary return. It came from the printer nearly as valueless as Crusoe's boat, which he had no mode of getting to the water. Copy by copy it dribbled out to the public, until its vein of subtle flattery to the unsuccessful in life kindled a fire of social esteem, and called for more copies of the book. Each man who discovered through it that it was not his own fault but his landlord's that he was an underling hastened to apprise his neighbors of the glad tidings of confiscation—the no-rent New Jerusalem. Hosannas to him who cometh with the gospel that communistic robbery is political economy!

This vein of flattery to all who have failed gives it a pecuniary value. But the value was a gradual social movement arising in the minds of others than its author, long after its author's work upon the book had ceased. It did not differ in kind from the social movement by which lots on Broadway exceed in value those at Communipaw.

That values of all commodities are created by social demand, and not by the same labor that creates the commodity itself, is a truth which, if Henry George had perceived, he could not have written "Progress and Poverty." That he did not perceive it is shown in every definition he gives of value. He says: "Here is a building which, irrespective of the land it stands on, is worth five thousand dollars; and here is a piece of land which without any improvement on it is also worth five thousand dollars." Whether the value of the building "irrespective of the land it stands on" can be worth five thousand dollars, may be easily tested by imagining it suddenly transferred to the most northern cape of Alaska, where the same building would be absolutely worthless, or to a vacant lot worth one hundred thousand dollars, in which case this very building might acquire, if irremovable, a value of five hundred thousand dollars, by its increased rental.

Mr. George's assumption that there can be a building which has "a value irrespective of the land it stands on" is plainly an error.

If he should recognize all values, whether in physical or intellectual commodities or in land, as consisting in esteem, and as being therefore a part of the mental state of those who seek the commodity for consumption or the land for use, he would see the same propriety in taxing all other commodities up to their full value as in taxing the value of land up to the point of its final extinction. If it is the social esteem which the "single taxers" feel for the book "Progress and Poverty" which causes that book to-day to have a pecuniary value, no part of which had yet attached to the manuscript work when it came from the hands of its author, "why should not those who make the value own it?"

The single tax, according to both Mr. Atkinson and Mr. George, reaches the point of "theoretical perfection" when it causes land to have no selling value. And the "selling value" which it eliminates is, says Mr. George, exactly "that value which remained in the land of Johnstown after every improvement had been hurled into awful heaps of debris; that value left in the business part of Lynn lately swept by fire."

The value left in Johnstown after the flood, and in Lynn after the fire, could only result from the prospective advantage which the sufferers could see in rebuilding, as compared with moving away and leaving the ruins as silent and valueless as the ruins of ancient Troy. The single tax, we are told, would have stripped the sufferers of all inducement to build! Truly, as a recipe for abolishing poverty would not this gospel verge on the sublime!

After fire and flood have done their utmost, after destruction and death have wrought a horror which sends every pair of clinched hands heavenward in grief, and when only the dying embers of hope remain in the human breast, the single tax, in the name of the new era and of a great economic dispensation, kindly sponges out whatever value may consist in lingering hope!

We have thus far assumed that Henry George knows what the single tax is. It is a tax upon the expectation, faith or confidence a man has that it will pay to build upon a vacant lot, up to the figure that will destroy that faith, expectation or confidence, and so extinguish its value by taxation. It is not like a tax on a ship, but rather like a tax on the wind that propels the ship. It is a tax on a prospective profit, perceived in investments, sufficient to extinguish the possibility of profit and the motive to invest. The only value in a vacant lot being the prospective value foreseen to be derivable from its use and from the use of the improvements to be put on it, if it could not be improved or used it could have no value, present or prospective, and could not be made the possible subject of taxation.

Economic rent of land is the annual value which one possessing it can charge one not possessing it for the privilege of putting improvements on it and of enjoying their use, and which one not in possession will pay rather than forego the profit he expects to derive from such a use. The single tax, therefore, is not a tax upon a piece of land, but upon a hope of profit. If you touch the land itself or the improvements with your tax, it is no single tax.

Henry George has never yet defined or apparently "thought out" his specific so as to show where its actual "incidence" would rest. This would depend on the means prescribed for collecting the tax. If these means of collection are to consist in a sale of the title to the land and its improvements, as is usual nearly everywhere in America, except, I believe, in Pennsylvania, then it would be a tax on both the title to the land and to its improvements, and this would defeat so much of George's alleged theory, but actual juggle, as provides that neither the land nor its improvements shall be taxed.

If, however, the means of collection are not to include a power to sell either the land itself or the improvements, either in fee, or for a term, or until the tax is paid, then so much of George's juggle as promises that neither the land nor the improvements shall be taxed will indeed remain intact, but who will pay the tax? If in default of any redress *in rem* against the land or its improvements it be made a personal debt of the occupant, and collectible by suit, or by distress against his goods and chattels, like the English rates, then it is in its first incidence a tax on occupancy and not on ownership at all. It would then rest on the tenant and not on the landlord.

If, finally, it be made a personal debt of the owner, then if he has no other personal property, a condition easily arrived at, it could not be collected at all.

A leading cry of the single-taxers is that all taxes on personal property are iniquitous and should be abolished because the personal property cannot be honestly found.

To make the single tax on land values collectible, therefore, by issuing a process for its collection from the personal property of the owner, as would have to be done if it were made a personal debt merely, and the right to sell land and improvements were withheld, would be a most lame and impotent conclusion, fundamentally contradictory to the whole pretended intent and spirit of Mr. George's teachings.

In a discussion which I had in the *Standard* with Mr. Thomas G. Shearman several years ago, in which I stated this point, Mr. Shearman replied by citing "ferry leases" as instances wherein a ground rent is made perpetually collectible, without reserving any right to sell or take possession of anything upon which the rent is paid. It is sufficient to say, however, that, on the face of things, a lease on which there is no right in the event of non-payment of rent to re-enter or take possession or sell the thing on which rent is paid is void, and nowhere, either on ferries or elsewhere, does anybody pay rent on such a lease.

Another mode in which the single-tax proposition commits *felo de se* in its very statement is that, by its terms, it is perpetually to rest on a value which, by its terms, it has by its act of resting absolutely extinguished. How can any revenue arise from that which the revenue is expressly laid to extinguish, and does at the outset forever extinguish so far as it acts in a manner "theoretically perfect." *Ex nihilo nihil fit.* Tax economic rent out of existence and what remains for a tax on economic rent to rest upon?

Let us suppose, therefore, the single tax to be duly enacted into law, and that the statute reads as follows:

"1. Be it enacted that all taxes on land and its improvements, on labor and all its incomes, processes and products, including importation, exportation, manufacture, sale, descent and transmission by will, are hereby abolished, and in lieu thereof there shall be but one tax, viz., on economic rent, which is hereby defined to be the value of the expectation of profit which can be asked or obtained for the privilege of possessing, improving, and occupying land.

"2. In the sales to be made as a penalty for the non-payment of the tax no purchaser will be regarded as obtaining any private or exclusive title to the land or to its improvements, or to any product of any labor to be performed thereon.

"3. The exact thing which in sales for this tax every purchaser will buy will be the title to that which by the operation of this act is extinguished, viz., economic rent, being the value of the prospect of being permitted to improve, use, and occupy the land, remaining after the full value of such prospect of improvement, use, and occupation has been extinguished by taxation."

Imagine the writ issued to the tax-collector, and imagine that tax-collector to be Mr. Edward Atkinson. He has certified in an article in *The Century* that many hundreds of millions of dollars could be collected under the single tax; that it is a veritable tax on land. But its author denies that it is a tax either on land or on its improvements.

Therefore Mr. Edward Atkinson, tax-collector, steps into the auctioneer's desk and says:

"Gentlemen, I will now proceed to sell the economic rent which will pertain to lot No. 1 State Street, Boston, when its economic rent shall have been extinguished by taxation. How much am I offered? Don't all bid at once."

Customer—"What private title will I get in the improvements or buildings now on this lot?"

Atkinson—"None whatever. To give an exclusive possession to them would be to grant to individuals the power to levy a tax on labor."

Customer—"What private title do I get in the land?"

Atkinson—"None whatever. This tax is laid to abolish all private titles to land."

No bids. Sale adjourned.

The single tax on land values, whose logic is so comprehensive that it would require that all values should be taxed out of existence, is thus found to be so crippled by its provisos that it is not a tax. If it rested on the land itself and also on its economic rent it would still be a double tax. Hence land as well as improvements must be exempt. As a tax on economic rent it proves to be like a tax on the margin of production, or a tax on the wage fund, or a tax on the rate of interest, or on the law of wages, or on the unearned increment—a mere papal bull against a comet.

Alas, that the martyrs who have died for the single tax should have died in vain! Alas, that the women who have wept over the single tax should have wept in vain! Alas, that the orators who have explained the single tax should have explained it in vain!

And alas! most of all, that Mr. George and Mr. Atkinson, who are both so prophetic in controversy and so acute in denunciation, should have discussed the single tax, when the only tax that underlies it all is the tax on the public patience, credulity, and incapacity to think.

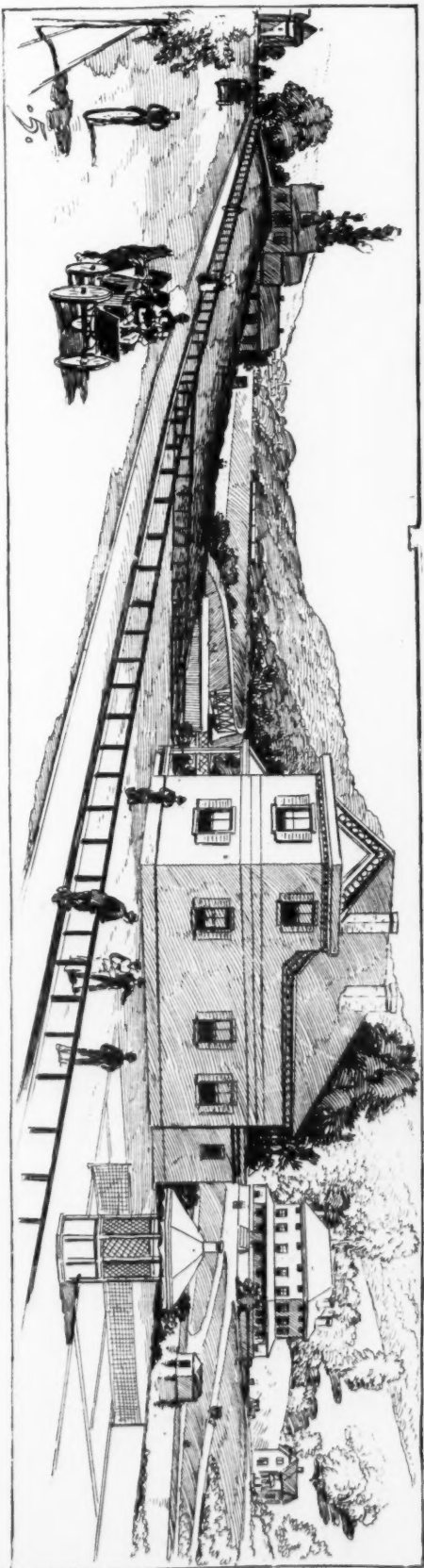
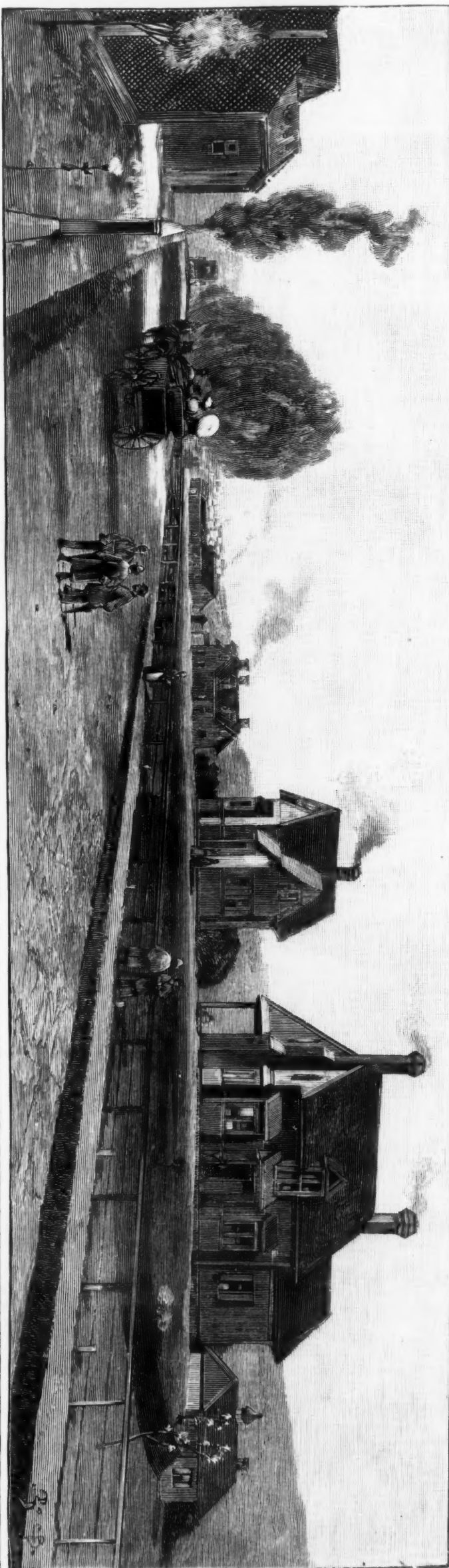
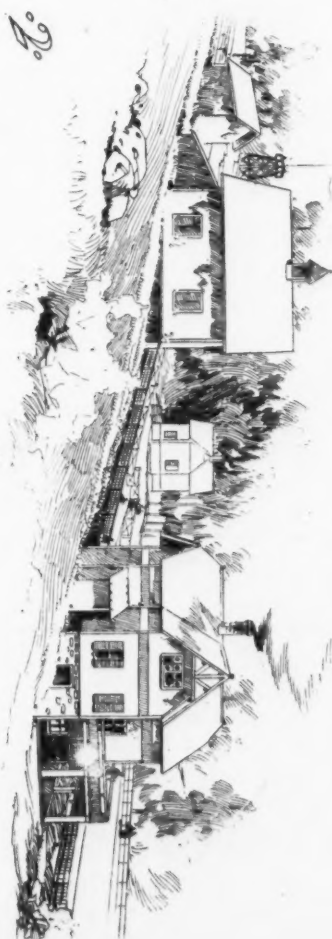
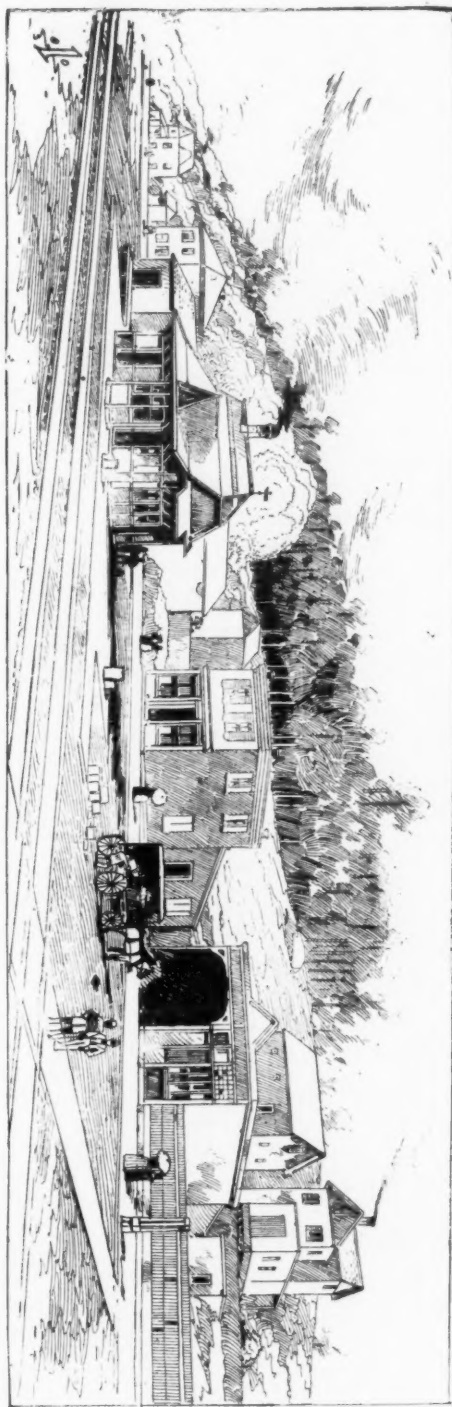
*Frank B. Rowland*

## A DISASTROUS COLLISION AT SEA.

THE present season has been one of disasters by land and sea. One of the most calamitous occurred off Barnegat on the night of October 31st, when the Spanish steamer *Vizcaya* and the schooner *Cornelius Hargraves* came into collision. The *Vizcaya* was a ship of 1,900 tons, and ran between this port and the West Indies and along the Spanish main. Its officers and crew numbered seventy-seven people, and there were on board sixteen passengers.

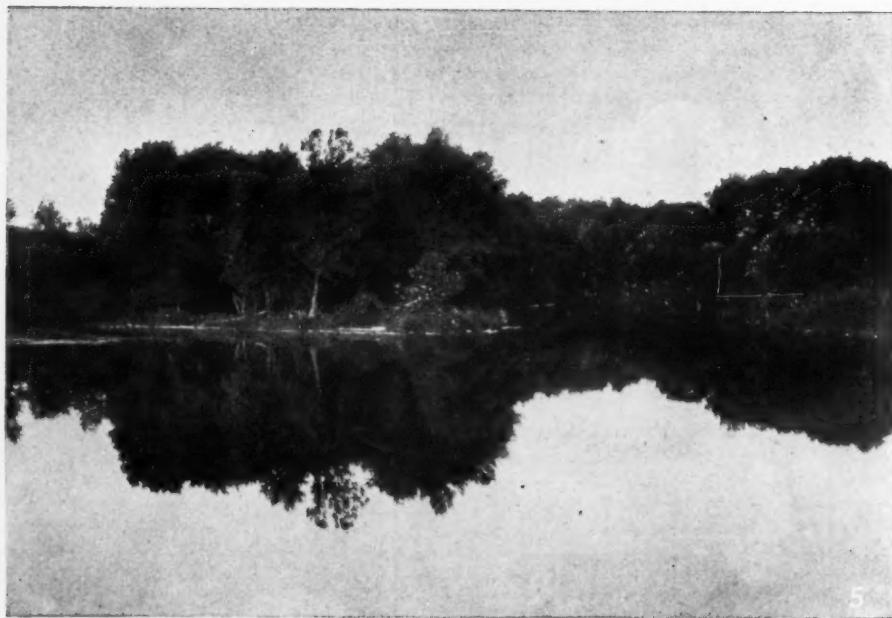
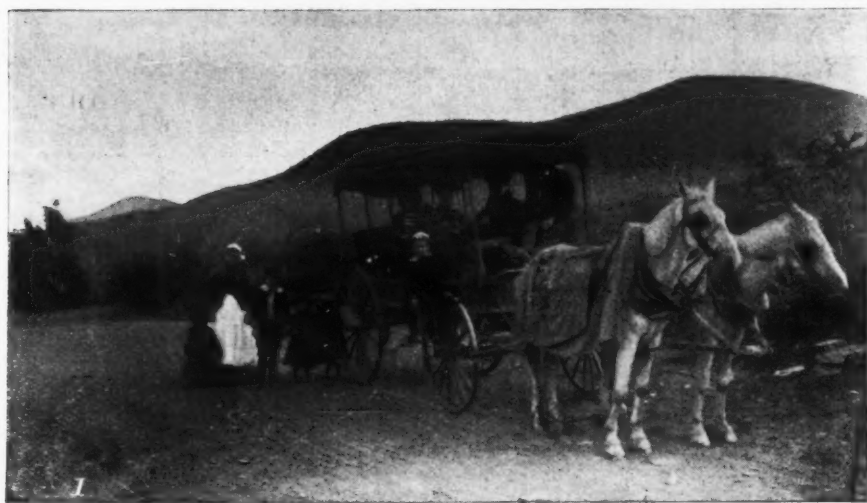
The night of the collision was a clear one, and it will probably never be known precisely where the responsibility for the collision properly belongs. At the time most of the steamer's passengers were on deck enjoying the night. The schooner, a four-masted one, was seen coming up the coast, and efforts were made, it is alleged, to avoid a collision. In spite of them, however, the vessel struck the steamer on the starboard side, nearly amidships, cutting into the coal bunks. The bridge and upper works of the steamer amidships were carried away, and the captain, who was on the bridge, was instantly killed. In seven minutes both vessels sunk. Most of the passengers and the crew leaped into the water, clinging to pieces of wreckage. Of the entire number of persons on the two vessels, so far as known at this writing, only thirty-six were saved, these having been picked up by passing vessels and carried into New York and other ports. The rescued ones include the entire crew of the schooner and twenty-five of the *Vizcaya's* men. Every passenger on the steamer was lost.





1. ARDSLEY STATION. 2. CHERRY COTTAGE, AT CHERRY STREET AND NEPPERHAN AVENUE. 3. NEPPERHAN AVENUE—THE BOULEVARD. 4. ASHFORD AVENUE. 5. NEPPERHAN AVENUE, SHOWING THE HOTEL, LAKE, ETC.  
THE DEVELOPMENT OF THE STRIP OF NEW YORK CITY—ARDSLEY PARK ON THE LINE OF THE NEW YORK AND NORTHERN RAILWAY—[See Page 267.]





1. A FAMILY PARTY IN THE CATSKILLS: PHOTO BY J. O. CLARK. 2. "WHEN THE SUN IS SINKING LOW": PHOTO BY M. HELENE SMITH, BIRMINGHAM, CONN. 3. FIRST LESSONS IN ART: PHOTO BY W. S. CLOW, WILKINSBURG, PA. 4. A TENNIS-PLAYER: PHOTO BY W. N. GATES, CLEVELAND, OHIO. 5. FISH CREEK, NEAR ONEIDA, N. Y.: PHOTO BY J. SMART HARRINGTON, WATERTOWN, N. Y.

OUR SECOND AMATEUR PHOTOGRAPHIC CONTEST.—EXAMPLES OF THE WORK SUBMITTED IN COMPETITION FOR THE PRIZES.



# WALL STREET.—CONTINUED LIQUIDATION.

THE liquidation in Wall Street continues. Two stocks have lately absorbed special attention: The financial statement made by the Sugar Trust, under the pressure of judicial inquiry, has raised a doubt whether this concern ever really earned the ten per cent. dividends paid. The statement it submits is so involved, contradictory, and twisted that no one can tell precisely what the company's assets and liabilities are.

It may be set down as an absolute fact, that if the Sugar Trust concern is earning ten per cent. dividends, the stock would not sell at present figures. Everybody knows that ten per cent. stocks are not to be had on Wall Street nowadays. Sure things of this kind are entirely absorbed by insiders, the public does not even get a sniff of them; so we may conclude that the Sugar Trust abandoned its October dividend because it was obliged to do so. What doubt can there be regarding this conclusion, in view of the fact that the sugar refineries are all closing down until next April, when raw sugar is to be free and when the promoters of the trust promise that enormous earnings will be had?

The very fact that the Sugar Trust concern was obliged to borrow \$10,000,000 when it started in, and that now it wants to borrow \$10,000,000 more in the shape of bonds, is sufficient to caution investors against dabbling in this speculative affair. I trust my readers followed the good advice I gave them when Sugar Trust was selling from 120 down, to get out of it and leave it alone. If they are sensible they will keep their hands entirely off and their money entirely out of all schemes that are in the hands of a few bold, adroit, and audacious manipulators.

The second significant event on Wall Street was the sudden raid on Reading. Evidently some of the big pool in this stock have been compelled to unload. A desperate effort was made to impress upon the public the fact that the Vanderbilts had taken a large interest in the Reading pool. On the heels of this announcement, which looked very dubious, came the break in the pool and the sudden decline in the stock to the lowest figures of many months. When a combination buys up a stock and pools it in order to maintain its price, I always think that that stock is particularly good to leave alone, and that is why I still advise my readers not to have anything to do with Reading. When the pool begins to break and the liquidation comes, no one knows how near to zero the stock may fall.

One of the Scotch bondholders, who has been loaded with \$1,000,000 of the preference bonds of the Reading, has brought a suit against the concern to determine the rights of the holders of preference bonds. This litigation, unless the case is settled out of court, may lead to interesting revelations. Perhaps the pool is afraid of the outlook, and is, therefore, ready to liquidate.

In spite of the depression that has fallen upon the Street, I can see a ray of sunshine; but not until the difficulty growing out of the Union Pacific and Northwestern combination is adjusted. Has any one observed the little paragraph in the papers announcing the sudden departure of J. Pierpont Morgan for a railroad tour of the West, just at the time when Jay Gould, Mr. Huntington, and Mr. Manvel, of the Atchison and Santa Fé route, are also journeying thitherward? This means that the adroit, skillful, and able financier, who settled the West Shore trouble when everybody thought it was beyond reach, is trying his hand in adjusting the difference between the roads in the West and Southwest.

The Vanderbilts evidently mean to continue their combination with the Union Pacific, and Mr. Morgan's relations with the Vanderbilts are so close that he will probably represent them in the negotiations. The effort of the Union Pacific to boycott all its connections east of the Missouri River, except the Northwestern, portends either a long and bitter railroad war or a desire to hasten the crisis and bring about a speedy settlement of Western troubles. Mr. Gould and Mr. Huntington are ready for a settlement, but they do not propose to consent to the alliance of the Union Pacific and Northwestern.

It is a general impression on Wall Street that Mr. Gould, with or without the assistance of Mr. Huntington and Mr. Manvel, is making a combination that will coerce the Vanderbilts into compliance with his wishes. I heard a prominent Wall Street man say the other day that even the Vanderbilts dare not tackle Mr. Gould, and that he would not be surprised if,

in the long run, he might serve them as he did the Garretts, and perhaps turn up all of a sudden as the owner of a majority of the New York Central stock. What a boom this would be for the Wabash and Missouri Pacific, and what a crusher for the Vanderbilts! But it is a good way off, I think.

A correspondent asks "as to the advisability of buying Kansas City and Omaha bonds; also Louisville, St. Louis and Texas bonds, as an investment." Kansas City and Omaha first 5s have their interest guaranteed jointly by the St. Joseph and Grand Island and Union Pacific companies. The St. Joseph and Grand Island is also a leased line of the Union Pacific system, and its bonds have the same indorsement. The majority of both stock and bonds is held by the St. Joseph and Grand Island and Union Pacific companies. The issue is at the rate of only \$15,000 per mile, and yet the company, according to its last report for the year ended December 31st, 1889, fell considerably short of earning operating expenses. But there appear charges for betterments, etc., which look rather extraordinary, and not likely to be required every year. This, I presume, explains the low price of the bond, which is selling at about 80, or on a 6½ per cent. basis, as it is entirely dependent for its value upon the guarantee. I do not know why, but I understand that there has always been some question as to the validity of the lease granted by the Grand Island to the Union Pacific Railroad, and there may be some doubt as to the agreement with the Kansas City Company. Furthermore, there has always been more or less of a prejudice against their joint responsibility.

Regarding the Louisville, St. Louis and Texas first 6s, I deem them a very fair investment, but not such as any tried and conservative investor would consider, as the road has been in operation for only about eighteen months, and its reported earnings are but slightly in excess of the interest charges. The line is well located, and is well spoken of; but the bonds at par, I think, are quite as high as they ought to be at present. However, I do not consider them worth par as compared with other issues, for they are at the rate of \$21,000 per mile, some \$360,000 being reserved and held in trust for the extension of the road to Louisville, as it is now using the Chesapeake, Ohio and Southwestern for about twenty miles into that city.

*Jasper*

## WOMAN'S INTUITION.

NEARLY ALWAYS RIGHT IN HER JUDGMENT IN REGARD TO COMMON THINGS.

AN old gentleman over seventy, came into the city from his farm without his overcoat. The day turned chilly and he was obliged to forego his visit to the fair.

To a friend who remonstrated with him for going away from home thus unprepared, he said: "I thought it was going to be warm; my wife told me to take my overcoat, but I wouldn't. Women have more sense than men, anyway."

A frank admission. Women's good sense is said to come from intuition; may it not be that they are more close observers of little things? One thing is certain, they are apt to strike the nail on the head, in all the ordinary problems of life, more frequently than the lords of creation.

"According to Dr. Alice Bennett, who recently read a paper on Bright's disease before the Pennsylvania State Medical Society, persons subject to bilious attacks and sick headaches, who have crawling sensations, like the flowing of water in the head, who are 'tired all the time' and have unexplained attacks of sudden weakness, may well be suspected of dangerous tendencies in the direction of Bright's disease."

The veteran newspaper correspondent, Joe Howard, of the New York Press, in noting this statement, suggests: "Possibly Alice is correct in her diagnosis, but why doesn't she give some idea of treatment? I know a man who has been 'tired all the time' for ten years. Night before last he took two doses of calomel and yesterday he wished he hadn't."

A proper answer is found in the following letter of Mrs. Davis, wife of Rev. William J. Davis, of Basil, Ohio, June 21st, 1890.

"I do not hesitate to say that I owe my life to Warner's Safe Cure. I had a constant hemorrhage from my kidneys for more than five months. The physicians could do nothing for me. My husband spent hundreds of dollars and I was not relieved. I was under the care of the most eminent medical men in the State. The hemorrhage ceased before I had taken one bottle of the Safe Cure. I can safely and do cheerfully recommend it to all who are sufferers of kidney troubles."



**Affirmation.** This advertisement is no more true because you see the uplifted hand, than our other advertisements. Still we do want to make an impressive statement in regard to **Van Houten's Cocoa.** It is pure, soluble, rich, digestible, nourishing stimulating, good for the nerves, and withal, cheap.

We have much testimony to the effect that it is the best of all cocoas. Indeed the English journal, *Health*, says of it "Once Tried, Always Used."

**VAN HOUTEN'S COCOA--- "Best & Goes Farthest."**

It only needs a single trial to convince any one of the superiority of VAN HOUTEN'S COCOA. Please insist upon your grocer or storekeeper ordering it for you, and take no substitute. It is put up in one quarter, one half and one pound cans. If not obtainable, enclose 25 cents in stamps or postal note to either VAN HOUTEN & ZON, 106 Reade Street, New York, or 45 Wabash Avenue, Chicago, and a can will be sent by mail, if you mention this publication. Prepared only by VAN HOUTEN & ZON, Weesp, Holland. [103]

## FINANCIAL.

**DOUGLAS & JONES,**  
[Members of the New York Stock Exchange.]  
72 BROADWAY AND 11 NEW STREET, N. Y.  
Buy and sell Stocks, Bonds, and Oil for cash or on margin. Interest allowed on deposits.  
Correspondence solicited.

**PENSIONS OLD CLAIMS**  
SETTLED under NEW Law.  
Soldiers, Widows, Parents send for blank applications and information. PATRICK O'FARRELL, Pension Agent, Washington, D. C.

OFFICE ESTABLISHED IN 1864.

## PATENTS.

**C. D. PENNEBAKER,**  
ATTORNEY-AT-LAW.  
OFFICES, 1301 F St. P. O. Box 65, WASHINGTON, D. C.  
CAUTELFUL and prompt attention given to claims for pension under the old and new law. Rejected claims reopened and prosecuted. Increase, re-rating, and re-issue cases given personal examination in connection with the original papers in the Pension Office. Bounty and back pay collected. Pensions for survivors and widows of war of 1812, and war with Mexico. Bounty land and patents procured, and all law matters attended to. Write fully about your case and you will get a prompt answer.

**THE GREAT WICHITA VALLEY,**  
Northwest Texas.

We have for sale wheat lands of best quality in tracts of 40 acres and upward along the line of the Wichita Valley Railway, now under construction. One year's product will pay whole cost of these lands. The railway will be completed July 15th, 1890. Apply to agent, Wichita Colony, at the new town of Dundee, in Archer County, or at Wichita Falls, Texas.  
WM. F. SUMMERVILLE, 508 Main St., Fort Worth.

**WEST SUPERIOR, WISCONSIN.**  
Investments pay 10 to 20 per cent. profit annually. Send for maps, circulars, and information. If you have money to loan, we can make it net you 7 per cent. per annum. F. N. LANG & Co., Financial Agents.

**W. J. SCOUTT,**  
ROOM 128, TIMES BUILDING,  
New York.

**Real Estate and Mortgage.**  
Investments in Kearney, Nebraska, and Vicinity.

**DULUTH INVESTMENTS.**

Real Estate guaranteed against loss for half profits. Names of successful references sent.  
**STEPHEN L. MERCHANT, 15 State Street,**  
New York City, and Duluth, Minnesota.

## PURE INVESTMENT.

SAFE. CONSERVATIVE. PROFITABLE.

## DEFERRED ANNUITY BONDS

**FEATURES:**  
PARTICIPATION IN PROFITS,  
LIMITED PAYMENTS,  
RETURN OF PREMIUMS,  
CASH SURRENDER OPTION,  
NON-FORFEITABLE,  
NO MEDICAL EXAMINATION.

Now first introduced and offered only by  
**THE HOME LIFE INSURANCE COMPANY,**  
254 BROADWAY, NEW YORK,  
ORGANIZED 1860.

Holds \$126.21 OF ASSETS FOR EVERY \$100 OF LIABILITY.

These Bonds, which provide an annuity to commence at a selected future date, supply a want which has long been latent with persons of all classes, placing absolute protection against future contingencies of life within reach of Young People, Business Men, Women, Parents for their children, Guardians for their wards, and those who cannot obtain insurance because of physical or hereditary disability.

Apply, with statement of age, for rates and copy of the Bond to the office of the Company or any of its District Representatives or Agents.

## DR. T. FELIX GOURAUD'S ORIENTAL CREAM, OR MAGICAL BEAUTIFIER.

Removes Tan, Pimples, Freckles, Moth Patches, Rash, and Skin diseases, and every blemish on beauty, and defies detection. It has stood the test of 40 years, and is so harmless we taste it to be sure it is properly made. Accept no counterfeit of similar name. Dr. L. A. Sayre said to a lady of the haut ton (a patient): "As you ladies will use them, I recommend 'Gouraud's Cream' as the least harmful of all the skin preparations." For sale by all Druggists and Fancy Goods Dealers in the U. S., Canada and Europe.

**FRED. T. HOPKINS, Prop'r, 37 Great Jones St., N. Y.**

## ASSETS AND LIABILITIES

### HOLLAND TRUST COMPANY

On the fourteenth day of October, 1890, as found upon examination made by the direction and authority of the Superintendent of the Banking Department, State of New York.

ASSETS.			
Bond and Mortgage, N. Y. City.....		\$12,437	01
Loans secured by Bonds and Mortgages on N. Y. and Brooklyn Real Estate.....		172,164	50
	Rate of int.	Amount at par.	Market Value.
N. Y. City Bonds.....	2½	\$200,000	\$200,000
N. Y. City Bonds.....	3	212,500	218,875
Other Stocks and Bonds.....		163,725	582,600 00
Loans secured by Collaterals.....			1,874,806 31
Bills Receivable.....		29,014 25	
Less amount considered doubtful.....		4,400 00	264,614 25
Cash on hand and deposited.....			184,774 58
Interest Accrued.....			12,126 96
<b>Total Assets.....</b>			<b>\$3,103,527 61</b>
LIABILITIES.			
Capital.....		\$500,000	00
Dividends Unpaid.....		175	00
Amount Due Depositors.....		1,801,727	10
Due to Banks.....		13,252	79
Certified Checks.....		48,416	92
Interest Accrued.....		22,100	16
Rebate on Time Bills.....		11,115	00
<b>Surplus.....</b>			<b>\$616,740 64</b>

**ROBERT B. ROOSEVELT, President.**

**JOHN D. VERMEULE, Vice-Presidents.**

**JOHN R. PLANTEN, Vice-Presidents.**

**GEO. W. VAN SICLEN, Secretary.**



## PLANS FOR THE BIG HORSE SHOW.

The preparations for the great exhibition of the National Horse Show Association of America, which have been going on for weeks at the Madison Square Garden, are completed, and everything is in readiness for the accommodation of the thousands of visitors desirous of seeing the greatest and most interesting show of the kind ever held in the United States. In its interior it now resembles a great Roman hippodrome, and needs little more than the two-horsed chariots and drivers in their togas to make the likeness complete.

Although the programme announces twelve performances, including the matinees and evening exhibitions, the entertainment in reality is almost continuous. The doors at the Madison Avenue entrance are open from 9 o'clock in the morning until 11 o'clock at night. The collection of horses is of unusual interest. Stalls have been built for 1,000 of them in the arena, in front of it, and beneath it. The exhibition includes all grades of horses from the beautiful thoroughbreds to the police horses, and the exhibitions are interesting in the extreme.

The arena boxes have been sold, and \$15,000 was realized. Many applications for both season tickets and tickets for single performances have been received by J. W. Morrissey, Business Manager, and the sale has been unprecedentedly large. There is little doubt that the board of directors, who have spent \$40,000 for the pleasure of the public, will realize at least that amount of money from the show.

The Madison Square Garden was built expressly for the horse show. The majority of the officers and stockholders are also members of the National Horse Show Association of America, and include Cornelius Fellows, President; John G. Heckscher, Vice-President; H. H. Hollister, Treasurer; J. T. Hyde, Secretary; W. K. Vanderbilt, Cornelius Vanderbilt, Lawrence Kip, W. F. Wharton, Thomas Hitchcock, Jr., F. K. Sturges, H. I. Nichols, George Peabody Wetmore, A. Taylor, Jr., A. J. Cassatt, T. A. Schermerhorn, Prescott Lawrence, J. D. Cheever, E. D. Morgan, David Bonner, W. R. Weston, and J. G. K. Lawrence.

For rheumatic and neuralgic affections, Salvation Oil has no peer. Price 25 cents.  
Chosen by an immense majority—Dr. Bull's Cough Syrup. Price only 25 cents.

LADIES never have any dyspepsia after a wineglass of Angostura Bitters. Sold everywhere.

## A TRAVELER FROM CHICAGO

to New York or intermediate points is assured a pleasant journey if the line selected is the Lake Shore Route (L. S. & M. S.). Its double track insures safety; an absence of grades or curves adds to the ease and comfort of the passenger, and an entrance into New York City without a change or transfer of any kind obviates a serious annoyance. It is, in fact, the only unbroken all-rail line between Chicago and New York City. On account of its superior facilities for prompt and reliable service it has been selected by the Government as the route of the Famous Fast Mail Train. In connection with the New York Central it forms the route of the Chicago and New York Limited (Wagner Vestibule), the most complete train yet constructed. For full information concerning the train service address A. J. Smith, G. P. & T. A., Cleveland, or C. K. Wilber, West. Pass. Agt., Chicago.

THE prevailing low rate of interest from ordinary investments is certain to turn the attention of the public to annuities, especially those upon which the annual returns to the holders begin at that point which separates age from old age. The premiums for such contracts can be paid in a stipulated number of years, which can easily be made to cover the money-earning period of life. A sure investment thus created can be arranged so as to encourage habits of thrift. A few dollars laid aside each month will secure a certain income for one's declining years. For those who leave no one to be cared for in case of death, this is the most excellent form of investment. The Home Life Insurance Company, of New York, has introduced a form of deferred annuity bond which meets the points often suggested. It provides for the return of all premiums in case of death before the completion of the annual payment; it is non-forfeitable for proportionate parts; it participates in the profits; and a cash surrender option is allowed which will include the legal reserve and any dividend accumulations which may have been added thereto. It is an admirable contract, and when it comes to be understood will be appreciated by the insuring public.

**BROWN'S HOUSEHOLD PANACEA.**  
"THE GREAT PAIN RELIEVER," cures  
Cramps, colic, colds; all pains. 25 cents a bottle.

## Mrs. Winslow's Soothing Syrup

has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhea. Sold by druggists in every part of the world, twenty-five cents a bottle.

When Baby was sick, we gave her Castoria.  
When she was a Child, she cried for Castoria.  
When she became Miss, she clung to Castoria.  
When she had Children, she gave them Castoria.



Children  
always  
Enjoy It.

## SCOTT'S EMULSION

of pure Cod Liver Oil with Hypophosphites of Lime and Soda is almost as palatable as milk. Children enjoy it rather than otherwise. A MARVELLOUS FLESH PRODUCER it is indeed, and the little lads and lassies who take cold easily, may be fortified against a cough that might prove serious, by taking Scott's Emulsion after their meals during the winter season.

Beware of substitutions and imitations.



**EVERY SKIN, SCALP, & BLOOD DISEASE Cured by Cuticura**  
EVERY SKIN AND SCALP DISEASE, whether torturing, disfiguring, humiliating, itching, burning, bleeding, scaly, crusted, pimply, or blotchy, with loss of hair, from pimples to the most distressing eczemas, and every humor of the blood, whether simple, scrofulous, or hereditary, is speedily, permanently, and economically cured by the CUTICURA REMEDIES, consisting of CUTICURA, the great Skin Cure, CUTICURA SOAP, an exquisite Skin Purifier and Beautifier, and CUTICURA RESOLVENT, the new Blood and Skin Purifier and greatest of Humor Remedies, when the best physicians and all other remedies fail. This is strong language, but true. Thousands of grateful testimonials from infancy to age attest their wonderful, unfailing, and incomparable efficacy.  
Sold everywhere. Price, CUTICURA, 50c.; SOAP, 25c.; RESOLVENT, \$1. Prepared by Potter Drug and Chemical Corporation, Boston, Mass.  
Send for "How to Cure Skin and Blood Diseases."  
Pimples, blackheads, chapped and oily skin prevented by CUTICURA SOAP.  
Rheumatism, Kidney Pains, and Muscular Weakness relieved in one minute by the CUTICURA ANTI-PAIN PLASTER. 25c.

**DR. JAEGER'S Sanitary Woolen System Co.**  
HERMANN SCHAEFFER, President; ERNEST BENDER, Vice-President.  
Note our Trade-Mark of Beware of Imitations!  
We ask attention to our Complete Assortment of  
**WINTER UNDERWEAR**  
For Men, Women, and Children.  
These Sanitary garments are guaranteed to be all-wool of the finest quality; they are made under Dr. Jaeger's supervision.  
Send for illustrated Catalogue.  
Garments Made to Order, a Specialty.  
Mail orders promptly attended to.  
**827 & 829 Broadway, New York.**  
BRANCH HOUSES:  
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Are AMERICAN by the BEST.  
MILLER BROS. CUTLERY CO. M.E.S. STEEL PENS  
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**ASTHMA CURED TO STAY CURED**  
Send name and address for THESIS, with REPORTS OF CASES, to  
**P. HAROLD HAYES, M.D.,**  
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**RUPTURE**  
Positively cured in 60 days by Dr. Horne's Electro-Magnetic Belt. Truss combined. Guaranteed the only one in the world generating continuous Electric & Magnetic current. Scientific, Powerful, Durable, Comfortable and Effective. Avoid frauds. Over 9,000 cured. Send stamp for pamphlet.  
**ALSO ELECTRIC BELTS FOR DISEASES.**  
DR. HORNE, REMOVED TO 180 WABASH AVE., CHICAGO.

Piso's Remedy for Catarrh is the Best, Easiest to Use, and Cheapest.  
**CATARRH**  
Sold by druggists or sent by mail. 50c. E. T. Hazeltine, Warren, Pa.

**BOKER'S BITTERS**  
THE OLDEST AND BEST OF ALL  
Stomach Bitters,  
AND AS FINE A CORDIAL AS EVER MADE. TO BE HAD IN QUARTS AND PINTS.  
**L. FUNKE, JR., Sole Manuf'r & Prop'r,**  
78 JOHN STREET, NEW YORK.

IMPROVED OIL & LIME LIGHT SETS OF VIEWS WITH PRINTED LECTURES.  
**J. B. COLT & CO.**  
16 BECKMAN ST. NEW YORK.

**LADIES** can have smaller feet. Solid comfort. Pamphlet free. Sample pkg., 10c. The Pedine Co., New York.

**LADY** Agents \$10 a day sure; new rubber undergarment. Mrs. N. B. LITTLE, Chicago, Ill.

## B. Altman & Co.,

18th St., 19th St. and 6th Ave.,

New York,

Are now showing extremely elegant

## GOWNS,

from the best Paris and London

Houses, suitable for Balls and

Receptions.

Also, the Finest Collection

OF

**HATS AND BONNETS**

EVER SHOWN IN THE CITY.

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Get posted before you purchase furniture. Send for illustrated priced catalogue free.

**MASON FURNITURE CO.,**

115 to 123 Myrtle Avenue, Brooklyn, N. Y.

### "The Falls of Niagara"

Is the title of a new book just issued, profusely illustrated by a series of beautiful views of the great cataract, from the finest instantaneous photographs, with descriptive sketches by CHAS. DICKENS, ANTHONY TROLLOPE, BAYARD TAYLOR, SIR EDWIN ARNOLD, W. D. HOWELLS, C. D. WARNER, PROF. GILBERT, JANE M. WELCH and others. Sent by mail on receipt of publishers' price, Fifty Cents, by  
**O. W. RUGGLES,**  
General Passenger and Ticket Agent, Michigan Central  
"The Niagara Falls Route,"  
**CHICAGO, ILL.**



"Oh! that bothersome shave."  
Why torture yourself?

## TORREY

The Torrey Razors are forged from the finest steel. Each blade is carefully tested before it leaves the factory.  
Every Razor sold under a **GUARANTEE** to Give Satisfaction. If not to be had of your dealer, send for Catalogue B—tells how to sharpen a Razor.  
**J. R. TORREY RAZOR CO., WORCESTER, MASS.**

**HAIR ON THE FACE, NECK, ARMS OR ANY PART OF THE PERSON QUICKLY DISSOLVED AND REMOVED WITH THE NEW SOLUTION**

## MODENE

AND THE GROWTH FOREVER DESTROYED WITHOUT THE SLIGHTEST INJURY OR DISCOLORATION OF THE MOST DELICATE SKIN.

Discovered by Accident.—In Combing, an incomplete mixture was accidentally spilled on the back of the hand, and on washing afterward it was discovered that the hair was completely removed. We purchased the new discovery and named it MODENE. It is perfectly pure, free from all injurious substances, and so simple any one can use it. It acts mildly but surely, and you will be surprised and delighted with the results. Apply for a few minutes and the hair disappears as if by magic. It has no resemblance whatever to any other preparation ever used for a like purpose, and no scientific discovery ever attained such wonderful results. **IT CAN NOT FAIL.** If the growth be light, one application will remove it permanently; the heavy growth such as the beard or hair on moles may require two or more applications before all the roots are destroyed, although all hair will be removed at each application, and without slightest injury or unpleasant feeling when applied or ever afterward. MODENE SUPERSEDES ELECTROLYSIS.

Recommended by all who have tested its merits.—Used by people of refinement.

Gentlemen who do not appreciate nature's gift of a beard, will find a priceless boon in Modene, which does away with shaving. It dissolves and destroys the life principle of the hair, thereby rendering its future growth an utter impossibility, and is guaranteed to be as harmless as water to the skin. Young persons who find an embarrassing growth of hair coming, should use Modene to destroy its growth. Modene sent by mail in safety mailing cases, postage paid, (securely sealed from observation) on receipt of price, \$1.00 per bottle. Send money by letter, with your full address written plainly. Correspondence strictly private. Postage stamps received the same as cash. (ALWAYS MENTION YOUR COUNTY AND THIS PAPER.) Cut this advertisement out.

**MODENE MANUFACTURING CO., CINCINNATI, O., U. S. A.**

Manufacturers of the Highest Grade Hair Preparations.

You can register your letter at any Post-office to insure its safe delivery.

Offer \$1,000 FOR FAILURE OR THE SLIGHTEST INJURY. EVERY BOTTLE GUARANTEED.

## WEAR THE BURT & PACKARD



See that EVERY PAIR is STAMPED THE BURT & PACKARD "Korrek Shape."

**BURT & J.W. PACKARD**  
STAMPED ON HEEL

All information concerning different styles, kinds of stock, how to obtain them, etc., forwarded by simply naming this publication, with your address in full. (Successors to Burt & Packard.)  
**PACKARD & FIELD,**  
BROCKTON, MASS.



# CONSUMPTION,

IN its first stages, can be successfully checked by the prompt use of **Ayer's Cherry Pectoral**. Even in the later periods of that disease, the cough is wonderfully relieved by this medicine.

"I have used Ayer's Cherry Pectoral with the best effect in my practice. This wonderful preparation once saved my life. I had a constant cough, night sweats, was greatly reduced in flesh, and given up by my physician. One bottle and a half of the Pectoral cured me."—A. J. Eidson, M. D., Middleton, Tennessee.

"Several years ago I was severely ill. The doctors said I was in consumption, and that they could do nothing for me, but advised me, as a last resort, to try Ayer's Cherry Pectoral. After taking this medicine two or three months I was cured, and my health remains good to the present day."—James Birchard, Darien, Conn.

"Several years ago, on a passage home from California, by water, I contracted so severe a cold that for some days I was confined to my state-room, and a physician on board considered my life in danger. Happening to have a bottle of Ayer's Cherry Pectoral, I used it freely, and my lungs were soon restored to a healthy condition. Since then I have invariably recommended this preparation."—J. B. Chandler, Junction, Va.

## Ayer's Cherry Pectoral,

PREPARED BY  
Dr. J. C. Ayer & Co., Lowell, Mass.  
Sold by all Druggists. Price 25¢; six bottles, \$5.

**BOTTLED** Electricity cures Catarrh, Colds, etc.  
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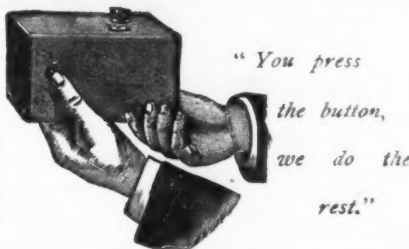
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\$1,000 GIVEN AWAY IN AWARDS.

### RULES GOVERNING THE CONTESTS.

The contests will close December 1st, 1890, and the prizes will be awarded as soon thereafter as possible. All entries in the contests must be received by us before December 1st.

No restriction is made as to the number of photographs sent in by any one contestant, nor as to date or time of taking them, excepting that photographs which have been entered in our first contest cannot be received in the present competition.

The photographs must be sent in mounted and finished complete, and must in all cases, when forwarded by mail or express, be fully prepaid, otherwise they are liable to rejection.

The size of the photograph can be as large or as small as the judgment of the contestant may dictate.

The subject of the photograph may be scenery, figures (animate or inanimate), architecture (exterior or interior views), or any object which the contestant may choose.

The contestant must fill out the following blank (cutting the same from the paper), and send it in with the photograph or package of photographs which he desires to enter in the contest. Each entry in the competition must be accompanied by one of these blanks properly filled out. An entry, however, can consist of one or a number of photographs, as stated above, and when sent in at one time but one blank is required. If a number of photographs are sent in by the same contestant at different times, they must each time be accompanied by a blank, filled out as stated.

In addition to sending the blank below, the contestant will kindly write his name and address on each photograph he may send in.

All entries and communications must be addressed as follows:  
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Name.....

Address.....

Whether Professional or Amateur.....

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How many photos are inclosed.....

Date.....





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THE LANDLORD—"I called to see about the rent."

MRS. HARTIGAN—"Yez did? Well, all Oi hav' t' say t' th' likes av' you, is that if yez'll buy new shirts wanst in tin year, they'll be no rents in thim. That wan that was tore was like a cob-wib."

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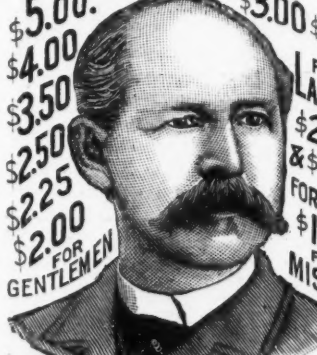
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